



Committed to the future of rural communities.

Guaranteed Rural Housing Loan Program

User Documentation Guide for



Guaranteed Underwriting System

September 2006



User Guide

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***Section 1* ►**

Welcome to GUS

Welcome to GUS

Introduction

Welcome to USDA Rural Development's Guaranteed Underwriting System (GUS). This lender user guide is designed to help you become familiar with the structure of GUS and to efficiently navigate through the system. The guide covers the automated underwriting processing steps in GUS and not the full range of loan operations covered by the Guaranteed Loan System. This document is not intended to replace the Rural Development Instructions and Administrative Notices, which are the official sources of policy and program information for Guaranteed Rural Development Loan Programs. Following are some questions you may have about getting started and becoming familiar with the system.

What is GUS?

GUS is an automated system to help you process Rural Development Guaranteed loan applications. Authorized lenders may use the system to submit an application for eligibility determination, for pre-qualification, and for final submission to Rural Development.

What are the benefits to me?

The system will deliver ease of use, lower processing costs, and faster turn-around time with:

- Automated access to borrower income and property eligibility determination;
- Automated application submission;
- Automated credit-decision;
- Automated population of relevant data from credit reports; and
- Automated underwriting processes consistent with the industry

The system findings will provide specific guidance to lenders in evaluating and compensating for risk. Streamlined processing and risk analysis together will enable lenders to deliver a faster decision to the borrower.

The system is still under development and new functionality will continue to be developed and added to the features of the system. You will continue to conduct some of the processing steps manually as you do today, most notably:

- Request for Reservation of Funds;
- Order property appraisal;
- Underwrite loans which receive a "Refer" or "Refer with Caution" risk evaluation;
- Provide lender and borrower certifications and complete loan closing documentation; and
- Submit required documentation to Rural Development.

What are the benefits for Rural Development?

GUS enables Rural Development to implement streamlined and consistent decision-making processes. Rural Development staff will be able to finalize the data for loan applications and export them to the Guaranteed Loan System (GLS), the system that supports all subsequent loan guarantee processes.

Other agency benefits include:

- Improved performance tracking of the portfolio;
- More consistent file documentation;
- Faster turn-around, enabling the lender to meet established timelines; and
- Enhanced market acceptance of the Guaranteed Rural Development program.

As a result, Rural Development will be able to serve more very low, low, and moderate-income homebuyers in rural areas.

How will the process be different from the manual process I am using today?

The eligibility, underwriting, and guarantee steps remain the same. Many of the processes have been automated to streamline your work, provide consistent decisions, and increase your ability to serve your borrowers. Additional enhancements will be made to the system as we receive feedback from our lenders and other users.

How does GUS streamline and automate the application process?

- GUS provides access to the information and processes each user needs as determined by the role of the user.
- GUS determines eligible rural lending areas using Geospatial Information Systems (GIS) mapping data.
- GUS accesses income limits by State and region to determine borrower eligibility.
- GUS requests credit report data from selected credit agencies.
- GUS delivers an “Accept”, “Refer”, or “Refer with Caution” recommendation based on risk evaluation analysis and existing Guaranteed Rural Development regulations.
- GUS provides summary online reports detailing all underwriting and eligibility findings.
- GUS details required lender and agency conditions and documentation requirements for conditional commitment, closing and loan guarantee.

I understand that GUS is in its first phase of development. What should I look for in future versions?

New functionality will be added in future versions. New components of GUS will be deployed in phases to bring the full functionality of the system on-line. Each new component will include user documentation that will be added to this guide. Specific functionalities to look for include:

- Importing and exporting loan applications to and from loan origination systems;
- Automated request for reservation of funds; and
- Access by brokers having an association with agency approved lenders.

What do I need to get started?

Hardware and software requirements, as well as information on security, access, and roles are found in Section 2, “Getting Started.” **Specific technical assistance is available by calling 877-636-3789.**

How do I get started?

As a Rural Development-approved lending institution, you need to register and complete a User Agreement in order to be approved by Rural Development as an authorized user. You can then identify a Lender Security Administrator who can access the system and begin establishing access levels for your users. See Section 2, “Getting Started” for definitions of assigned roles and other details on this process.

This guide is organized to help you, step-by-step, as you access the system, determine the property and borrower eligibility, and submit an application to Rural Development. The guide assumes some familiarity with navigation of a web-based system. However, you will find common conventions for the user interface detailed in Appendix 3, “GUS Web Navigation Conventions,” as well as help on how to use the bookmarks and navigate through the process.

How do I use this Guide?

The following information will help you navigate within the system and clarify what links you can access at specific points in the system.



Look for more navigation and data entry tips throughout the document, marked by this “Smart Tip” symbol.

Screen Navigation

Conventions used in the structure and navigation of the system include:

Convention	Description of indicator
Saving or updating files	A file may be saved once eligibility has been established and a borrower name, address and Tax ID have been entered. Data may be modified or resubmitted at any time until final submission.
Required Fields	<p>* Minimum fields required in order to save an application are indicated with this symbol.</p> <p>(P) Additional fields required to do a preliminary submission are indicated with this symbol.</p> <p>(F) Additional fields required to do a final submission are indicated with this symbol.</p>
Inaccessible data fields	Some data fields may not be accessible based on underwriting or eligibility criteria. Such a field will be "grayed-out" unless and until other information is entered enabling the field. For example, if the loan is a new construction loan, the fields that require data concerning the new construction loan will be activated and required. If the loan is not a new construction loan, these fields will be grayed-out and protected.
Messages	GUS provides four types of messages about the condition of data entered by the user. You will receive information, processing, warning or error messages to help you navigate in the system and complete your tasks. Specific message details may be found in the Help Section.

GUS System Look and Feel: Sample Screen Prints

Below is the GUS Lender main page, which is displayed following log-on:

Guaranteed Underwriting System

USDA Rural Development

Loan Application
[New Application](#)
[Existing Application](#)
[Logout](#)
[GUS User Guide](#)

You must use Internet Explorer 6.0 or higher and you must set your browser to "javascript enabled" in order to use this site.

Welcome to the Rural Development's, Rural Housing Service's Guaranteed Underwriting System (GUS), an automated underwriting decision system for submitting and processing Rural Housing Service Guaranteed Loans.

The system makes it easier and faster for Lenders and Brokers to submit and process Rural Housing Service guaranteed loans. The new system allows lenders to submit applications to the Agency electronically after submitting the application to the underwriting decision engine to get an underwriting recommendation.

To use the system, click on "New Application" to begin entering a new application or click Existing application if you have previously entered an application in the system.

You can download the GUS Users Guide by clicking on the GUS User Guide link on the left side of the screen.

The system is still being developed. New functionality will continue to be added, including the ability to import loan applications from your loan origination system.

☐ Mark checkbox if you do not wish the Welcome Page to be displayed each time you sign into Guaranteed Underwriting System

The full-display screen print above is for illustrative purposes only. You will note that some subsequent screen prints may contain only the header bar indicating the page under discussion, or one section within a scrolling page.

Page Standards

The web pages in GUS share some consistent conventions. Further detail on the specific links and buttons are provided in Sections 3, "Step-by-Step Guide."

Page Convention	Descriptor
Page Frames	Each page includes a primary frame (bars above and around the screen). The header, footer and left navigation bars remain fixed while scrolling through the pages.
Navigation Links	Links in left navigation bar of Home and Loan List pages will enable you to link to other pages. See p.23 for details.
Action Buttons	Buttons in left navigation bar on all pages other than Home and Loan List pages perform a function specific to that page; the status of the loan application and the role of the user both affect the available actions.
Data Fields	Entry fields have a wide range of required or defined data. Required fields are listed in the screen navigation table above.



Smart Tip: Actions are controlled depending on user level and may be inaccessible (Buttons grayed out).



▲ User Guide ▼

Section 2 ► **Getting Started**

System Requirements

GUS is a web-based system designed with many different users in mind. Hardware and software requirements are minimal and listed below.

System	Requirement
Hardware	<ul style="list-style-type: none">• Desktop or Laptop
Software	<ul style="list-style-type: none">• Microsoft Internet Explorer® 6.0 or higher• Microsoft Windows® Version 98 or later• Adobe Acrobat Reader 5.05 or higher
Other*	<ul style="list-style-type: none">• Internet connection• Note: Session will “time-out” after one hour of inactivity
Browser Settings*	<ul style="list-style-type: none">• Cookies settings must be set to “accept”• Temporary internet files should be set to automatically check for newer versions of a page• Pop-up blockers must be disabled

*See your network administrator or internet service provider for help with internet and browser settings.

There are two levels of security to allow authorized users access to the system. The first level is handled by e-Authentication, the standard government-wide security access system. Application Authorization System Management (AASM) handles the second level. Details on how to establish user access levels are provided on the following pages, How to Establish GUS Access.



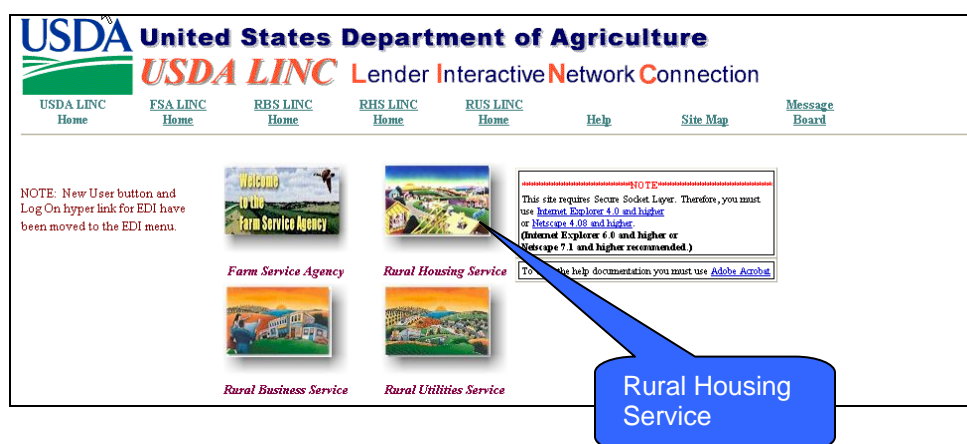
Smart Tip: [The](#) user must disable pop-up blocker in their Browser to utilize GUS.

How to Establish GUS Access

This section provides step-by-step directions to establish GUS access. It also provides directions for the Lender Security Administrator to create lender user roles. The table below provides an overview on how to establish GUS access.

Step	Who...	Does What...
1	Lending Institution	Choose Lender Security Administrator
2	Lender Security Administrator	Access e-Authentication through GUS at http://www.eauth.egov.usda.gov/ and complete self-registration process by creating an account
3	Lending Institution	Complete User Agreement and submit to Rural Development. See User Agreement Submission section for information about the User Agreement.
4	Rural Development	Approve Lender Security Administrator and grant privileges upon receipt of User Agreement
5	Lender / Branch Representative	Create a Level 1 account and provide your User ID and Password to your Lender Security Administrator
6	Lender Security Administrator	Create lender user roles for all designated users

To log-in to GUS enter <https://USDALINC.sc.egov.usda.gov/> into the address bar in your browser

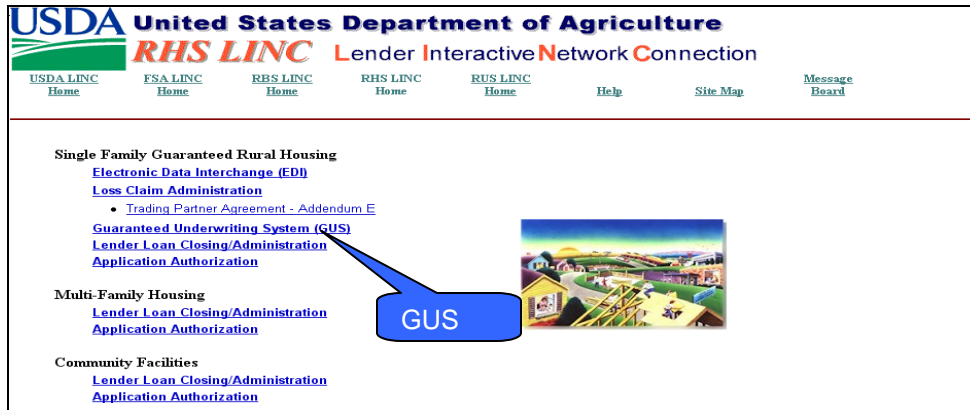


Click the **Rural Housing Service** link.



Smart Tip: Make sure to enter the "s" in https://

Single Family Guaranteed Rural Housing



Click the **Guaranteed Underwriting System (GUS)** link.

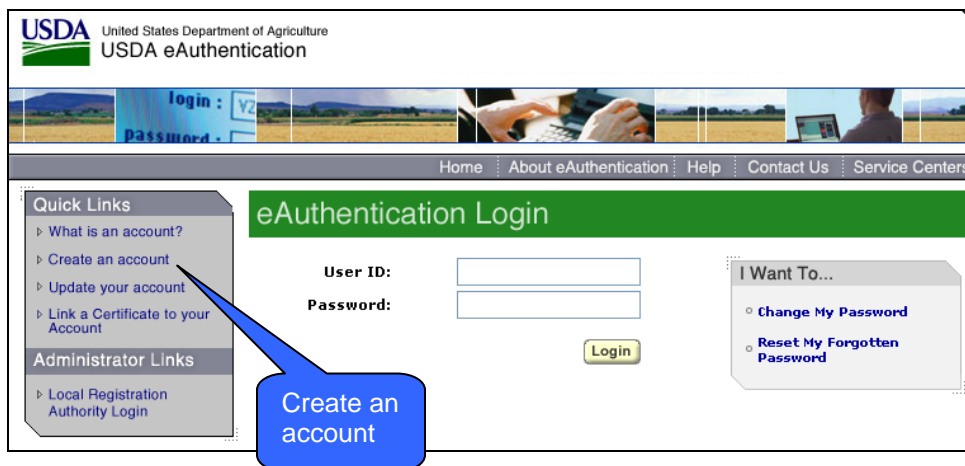
The USDA e-Authentication Privacy Message page will appear. After reading, click **Continue**.

e-Authentication Login

You may access e-Authentication through GUS if you would like to login. If you only want to create an account, you may do so by visiting <http://www.eauth.egov.usda.gov/>.

The e-Authentication screen allows you to access:

- GUS
- Change Password
- Reset Forgotten Password



If you do not have a **User ID** and **Password**, click **Create an account** to acquire system access.

If you already have a **User ID** and **Password** proceed to *Logging In* section of the user guide.



Smart Tip: To learn more about an e-Authentication Account and access level click the **"What is an account?"** link.

The **Create an Account** screens define the type of accounts available for USDA customers. GUS requires only Level 1 Access

e-Authentication Instructions

Create an Account

What Level of Access do you need?

If you are a USDA Federal Employee , you should visit the **USDA Employee Create an Account** page to create a USDA eAuthentication Employee Account.

If you are a customer (non USDA Federal Employee) of USDA , you should answer the following questions to determine the type of account you will need:

Would you like to interact with the USDA doing the following?

- Conducting official electronic business transactions via the Internet?
- Entering into a contract with the USDA?
- Submitting forms electronically via the Internet with a USDA agency?

If you answered YES to 1 or more of the questions, you will need to register for an eAuthentication account with **Level 2 Access**.

If you already have an account with Level 1 Access, **log into your profile** and apply for Level 2 Access.

Would you like to interact with the USDA doing the following?

- Customizing a Web portal page for specific information about USDA agencies?
- Obtaining general information about a specific USDA agency?
- Participating in public surveys for a USDA agency?

If you answered YES to 1 or more of the questions, you will need to register for an eAuthentication account with **Level 1 Access**.

Click **Level 1 Access**.

Level 1 Access

For Level 1 Access:

Create an Account

Form Approved - OMB No. 0503-0014 [Create an Account Help](#)

Level 1 Access
Step 1 of 4: User Information

If you are a USDA Federal Employee, click [Employee Create an Account](#) to continue with the USDA eAuthentication registration process.

Public customers should complete the information below to create a USDA account. Please read the eAuthentication [Privacy Act Statement](#) and [Public Burden Statement](#) for more information on how your personal information will be protected.

All required fields are marked by an asterisk (*). Enter your first and last name exactly as it appears on your government issued photo ID (e.g. state driver's license).

User ID*: 6-20 characters
Password*: 4-10 characters
Confirm Password*:
First Name*:
Middle Initial:
Last Name*:
Home Postal/Zip Code:
Country Name*:

Email address must be valid to complete registration

Email*:
Confirm Email*:

Step 1: To obtain Level 1 access, complete the form with the appropriate information.

Click **Continue**.

Create an Account

Level 1 Access
Step 2 of 4: User Information Confirmation

Verify your Level 1 access information.
Click the Back button to make changes or click the Submit button to create your account with Level 1 access.

User ID: **JaneADoe**
Password: **** Not Shown ****
First Name: **Jane**
Middle Initial:
Last Name: **Doe**
Home Postal/Zip Code:
Country Name: **United States**
Email: **Jane@Doe.com**

Please verify that your information is correct before clicking the Submit button.

Step 2: Verify that the information is correct on the input screen.

Click **Submit**.

Create an Account

Level 1 Access

Step 3 of 4: Print and Check Email

Please print this page for future reference.

Congratulations Jane Doe, only one more step to complete your initial registration!

You should receive a confirmation email within 1 hour from eAuthHelpDesk@usda.gov with the subject line of 'Action Required:Instructions to Activate your USDA Account with Level 1 Access'
Step 4 is contained within this email, and is as simple as clicking a link to activate your account.

The User ID you created is : JaneBDoe

The email address you provided is: Jane@Doe.com

To activate your account, you must click on the activation link provided in the confirmation email within **7 days**. Be sure to follow the instructions provided in the confirmation email to activate your account with Level 1 access.

NOTE: If you do not confirm your account within the required 7 days, your account will be terminated and you will have to start the entire process over again.

If after 24 hours you do not receive the confirmation email:

- 1.Check your email provider filters.
- 2.Check your personal email filter settings.
- 3.Contact the ITS Service Desk at eAuthHelpDesk@usda.gov or 800-457-3642. Please provide your User ID, first and last name, and email address.

Close Window

Step 3: Print and Check Email.

Step 4: To activate the account, click on the activation link provided in the confirmation email.

Click Close Window

If you are **NOT** the Lender Security Administrator, proceed to page 20 of the user guide for instructions on how to login.

User Agreement Submission

Once your Lender Security Administrator has completed the self-registration process, you may complete the User Agreement for your lending institution and submit an executed User Agreement to Rural Development for approval. Terms of the User Agreement and address for submission are outlined in Appendix I.

GUS Lender Roles and User Types

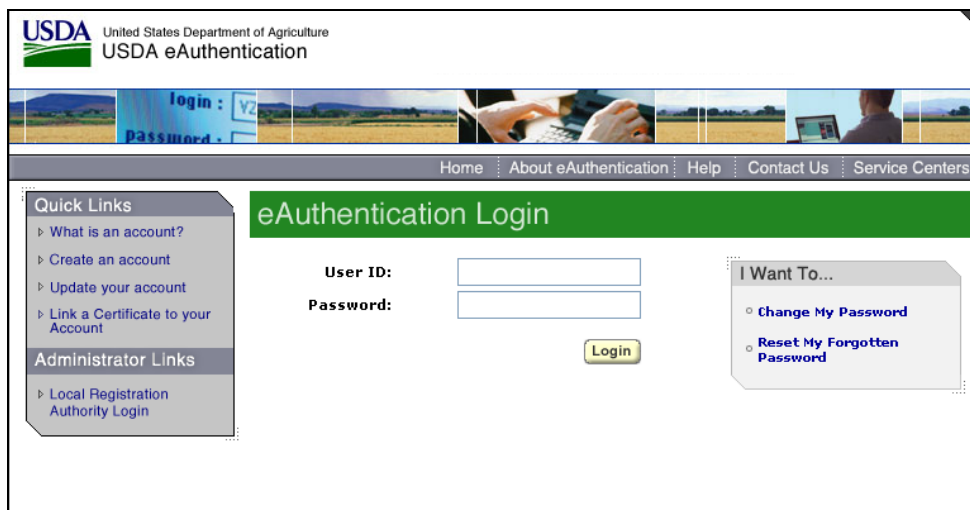
Lender roles define how much functionality is allowed (the four levels are viewing, creating, submitting, and administering loans) and the extent of user access (there are two levels of lender-branch association). The different roles and user types which you may assign within your institution are described below with their respective capabilities.

<i>If you are a...</i>	<i>You are allowed to...</i>
Lender Security Administrator	Enter applications into GUS and perform preliminary and final submissions and delegate roles for all of the lender's branches and associated employees.
Lender Representative with Final Submit Authority	Enter applications into GUS and perform a preliminary and final submission of the application for all of the lender's branches.
Lender Representative	Enter applications into GUS and perform a preliminary submission of the application for all of the lender's branches. Final submission authority is restricted.
Lender Viewer	View all loan applications associated with the same Lender Tax ID for all branches.
Branch Security Administrator	Enter applications into GUS and perform preliminary and final submissions and delegate roles to lender employees associated with their own branch.
Branch Representative with Final Submit Authority	Enter applications into GUS and perform a preliminary and final submission of the application for their own lender branch.
Branch Representative	Enter applications into GUS and perform a preliminary submission of the application for their own lender branch. Final submission authority is restricted.
Branch Viewer	View all loan applications associated with the same Lender Tax ID for their own lender branch.

Creating Lender User Roles

The Security Administrator can create Lender User Roles for the employees (Lender/Branch Representatives) in their organization. First, login at <https://usdalinc.sc.egov.usda.gov>.

e-Authentication Login

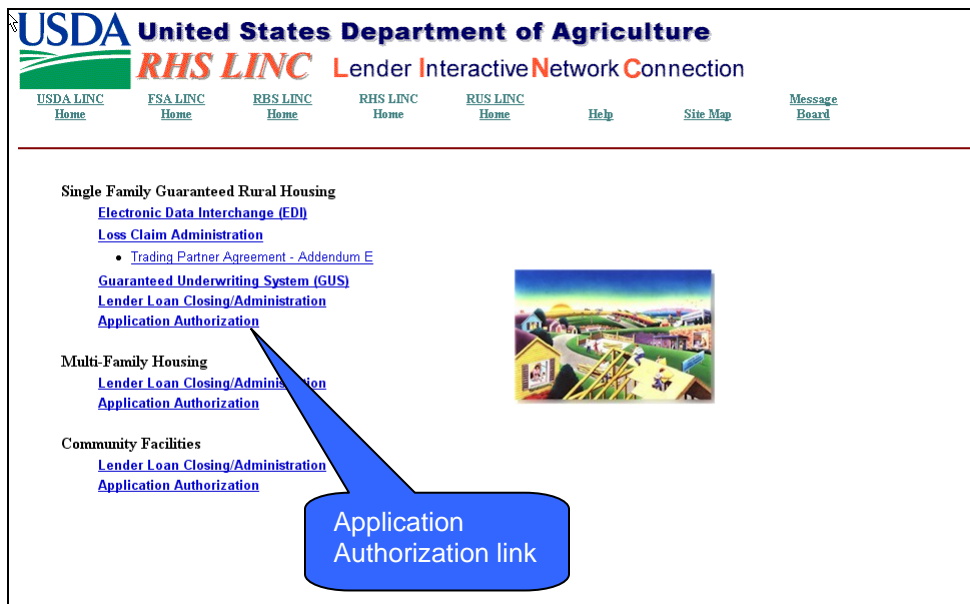


The screenshot shows the USDA eAuthentication login interface. At the top is the USDA logo and the text "United States Department of Agriculture USDA eAuthentication". Below this is a navigation bar with links: Home, About eAuthentication, Help, Contact Us, and Service Centers. On the left, there are "Quick Links" and "Administrator Links". The main area is titled "eAuthentication Login" and contains fields for "User ID:" and "Password:", followed by a "Login" button. To the right of the login fields is a box titled "I Want To..." with links for "Change My Password" and "Reset My Forgotten Password".

Enter your Security Lender Administrator **User ID** and **Password**.

Click **Login**.

GUS Home Page



The screenshot shows the GUS Home Page. At the top is the USDA logo and the text "United States Department of Agriculture". Below this is the "RHS LINC" logo and the text "Lender Interactive Network Connection". There are several links for different types of housing: "Single Family Guaranteed Rural Housing", "Multi-Family Housing", and "Community Facilities". Each of these categories has links for "Electronic Data Interchange (EDI)", "Loss Claim Administration", "Guaranteed Underwriting System (GUS)", "Lender Loan Closing/Administration", and "Application Authorization". A blue callout box with the text "Application Authorization link" points to the "Application Authorization" link under the "Single Family Guaranteed Rural Housing" category.

Click the **Application Authorization** link.

External Lender User List

The screenshot shows the 'External Lender User List' page within the USDA Application Authorization Security Management system. The page includes a header with the USDA logo and 'Rural Development' text. Below the header, there is a search form with fields for Lender Tax ID (310856949), USDA Assigned Branch Nbr, System Id (Guaranteed Loan System), eAuth User ID, Last Name, and First Name. There are also buttons for Search, Refresh, Add User, and Add Admin. A table below the form lists user details with columns: eAuth User ID, System ID, Last Name, First Name, Role, Status, Debarred Indicator, Lender Tax ID, Branch Nbr, and Phone. The table is currently empty, and there are Previous and Next navigation buttons.

Enter the appropriate information for the lender / branch representative you would like to add.

Click **Add User**.



Smart Tip: The lender / branch representative must have previously acquired Level 1 Access and provided you, the Security Administrator, with their e-Auth User ID. E-Auth User ID's can be obtained through the e-Auth website <http://www.eauth.egov.usda.gov/eauthCreateAccount.html>

Establish Lender / Branch Representative Authorization

USDA Rural Development Application Authorization Security Management

Establish Lender / Branch Representative Authorization

RESET

eAuth User ID *
Last Name:
First Name:
Phone*/Ext:
Fax:
Email Address:
☐ Debarred Indicator
Status *
Authorized System *
Security Role *
Lender Tax Id *
USDA Assigned Branch Nbr *
Lender Name:

Active

310856949

SAVE CANCEL

Enter the appropriate information for the lender / branch representative you would like to add.

Select their **Security Role** from the dropdown menu shown below.

Click the **SAVE** button.

Not Assigned Role
Not Assigned Role
Lender Viewer
Lender Representative
Lender Representative with Final Submit Authority
Branch Viewer
Branch Representative
Branch Representative with Final Submit Authority

Modifying Lender User Roles

To modify a Lender User Role you must login through e-Authentication and follow the link to the **Authorization** page as previously described in Creating Lender User Roles.

External Lender User List

USDA Rural Development Application Authorization Security Management

External Lender User List

Lender Tax ID: USDA Assigned Branch Nbr: [Branch List](#)

System ID:

eAuth User ID: Use * at end of eAuth User ID for wildcard search

Last Name: Use * at end of Last Name for wildcard search

First Name: Use * at end of First Name for wildcard search

[Search](#) [Refresh](#) [Add User](#) [Add Admin](#)

Action:

eAuth User ID	System ID	Last Name	First Name	Role	Status	Debarred Indicator	Lender Tax ID	Branch Nbr	Phone
JohnDoe	GUS	Doe	John	Lender Representative with Final Submit Authority	Active	N	123456789	1	(123)456-7890

[Previous](#) [Next](#)

Lender / branch representative

FIRST GOV Your First Step to the U.S. Government

[Accessibility](#) | [Disclaimer](#) | [Nondiscrimination Statement](#) | [Privacy Statement](#) | [Freedom of Information Act](#)

Click on the name of the lender / branch representative whose role you want to modify.



Smart Tip: If you do not see the lender / branch representative under eAuth User ID whose role you want to modify, use the **Search** feature.

Maintain Lender / Branch Representative Authorization

The screenshot shows the 'Maintain Lender / Branch Representative Authorization' page. The header includes the USDA Rural Development logo and the title 'Application Authorization Security Management' with links for 'Logout' and 'Help'. A 'RESET' button is in the top right. The form contains the following fields and options:

- eAuth User ID *: JohnDoe
- Last Name: Doe
- First Name: John
- Phone*/Ext: (123)456-7890
- Fax:
- Email Address: John@Doe.com
- ☐ Debarred Indicator
- Status *: Active (dropdown)
- Authorized System *: Guaranteed Underwriting System (dropdown)
- Security Role *: Lender Representative with Final Submit Authority (dropdown)
- Lender Tax Id *: 123456789
- USDA Assigned Branch Nbr *: 001 (with a 'Branch List' button)
- Lender Name: John Doe Bank

Below the form, a section titled 'Security Roles Ordered in Descending Level of Administrative Functionality' lists the following roles and their descriptions:

- Lender Representative with Final Submit Authority (Allows the user to enter applications into GUS and perform a preliminary and final submission of the application for all of the lender's branches)
- Lender Representative (Allows the user to enter applications into GUS and perform a preliminary submission of the application for all of the lender's branches)
- Lender Viewer (Allows the user view only capabilities of all applications associated with the lender Tax ID for all branches)
- Branch Representative with Final Submit Authority (Allows the user to enter applications into GUS and perform a preliminary and final submission of the application for only the lender branch for which the user is associated)
- Branch Representative (Allows the user to enter applications into GUS and perform a preliminary submission of the application for only the lender branch for which the user is associated)
- Branch Viewer (Allows the user view only capabilities of all applications for the branch for which the user is associated)

At the bottom of the form are 'SAVE' and 'CANCEL' buttons.

From the dropdown menu, select the new **Security Role** that you would like the lender / branch representative to have.

Click the **Save** button.

Logging In

This section provides step-by-step directions for getting started and logging-in GUS.

Before you can access GUS, you must first create an e-Authentication Level 1 ID as described earlier in this section on page 10 of this guide. Once you have created your Level 1 e-Authentication ID, you must provide your organizations GUS Security Administrator your e-Auth ID so that they can establish your roles in GUS and grant you the permissions needed to access the GUS application. Once your Security Administrator has granted your roles in GUS, proceed to log-in as described below.

To log-in to GUS enter <https://USDALINC.sc.egov.usda.gov/> into the address bar in your browser

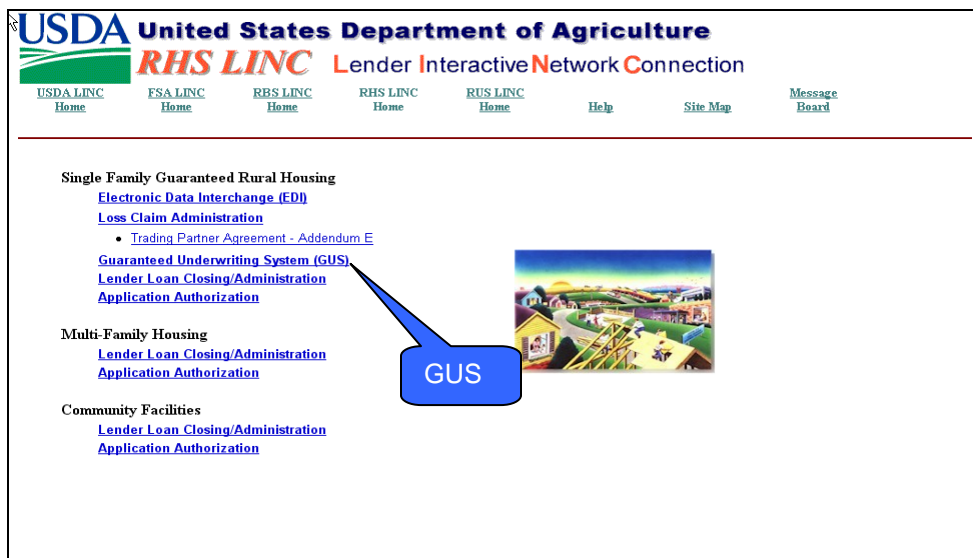


Click the **Rural Housing Service** link.



Smart Tip: Make sure to enter the "s" in https://

Single Family Guaranteed Rural Housing



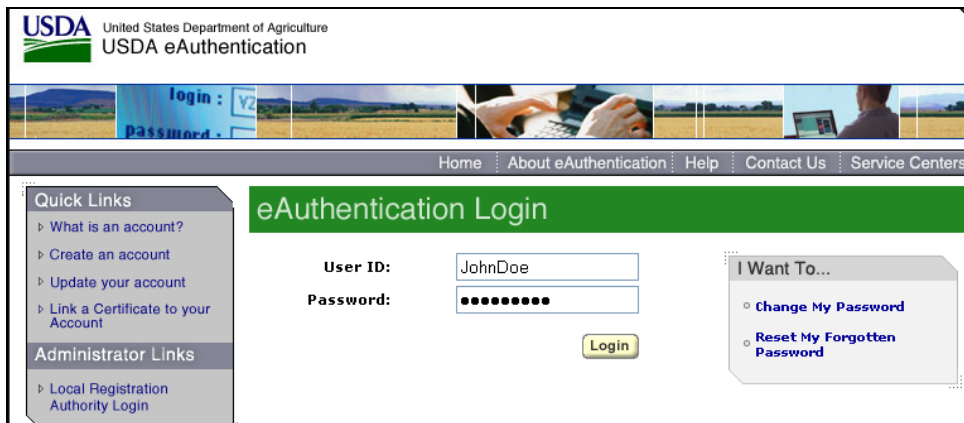
Click the **Guaranteed Underwriting System (GUS)** link.

The USDA e-Authentication Privacy Message page will appear. After reading, click **Continue**.

e-Authentication Login

The e-Authentication screen allows you to access:

- GUS
- Change Password
- Reset Forgotten Password



Enter your **User ID** and **Password**.

Click **Login**.



Smart Tip: Problems? Go to <http://www.eAuth.egov.usda.gov>, click **Help**, or e-mail eAuth Help at eAuthHelpDesk@usda.gov

Once you have successfully logged in, you will see the GUS Home Page.

GUS Home Page

Guaranteed Underwriting System

Loan Application
[New Application](#)
[Existing Application](#)
[Logout](#)
[GUS User Guide](#)

You must use Internet Explorer 6.0 or higher and you must set your browser to "javascript enabled" in order to use this site.

Welcome to the Rural Development's, Rural Housing Service's Guaranteed Underwriting System (GUS), an automated underwriting decision system for submitting and processing Rural Housing Service Guaranteed Loans.

The system makes it easier and faster for Lenders and Brokers to submit and process Rural Housing Service guaranteed loans. The new system allows lenders to submit applications to the Agency electronically after submitting the application to the underwriting decision engine to get an underwriting recommendation.

To use the system, click on "New Application" to begin entering a new application or click Existing application if you have previously entered an application in the system.

You can download the GUS Users Guide by clicking on the GUS User Guide link on the left side of the screen.

The system is still being developed. New functionality will continue to be added, including the ability to import loan applications from your loan origination system.

☐ **Mark checkbox if you do not wish the Welcome Page to be displayed each time you sign into Guaranteed Underwriting System**

Links in the left navigation bar will enable you to create a **New Application** and/or modify an **Existing Application**.



▲ User Guide ▼

Section 3 ►

Creating a New Loan Application: A Step-By-Step Guide

Introduction

Throughout this section, you will be given step-by-step directions on how to create a new loan application and view existing loan applications using Rural Development's Single Family Housing Guaranteed Underwriting System (GUS).

Each application processing step is introduced with a full screen printout to familiarize you with the page. These screen prints are illustrated with callouts pointing to the primary sections you will find on the page. Following each summary page are section-by-section screen prints with numbered, step-by-step instructions for the data fields you will be entering or which will be auto-populated.

Data Integrity

USDA Rural Development requires that lenders deliver complete and accurate mortgage data. When entering and submitting data, lenders must ensure that the data submitted to GUS is complete and accurate. Loan data must match information and documents in the loan file. When a lender submits data and/or other information to GUS and USDA Rural Development in connection with a guarantee request, the lender represents and warrants that all data and/or information submitted is complete and accurate.

System Orientation

The following is an example of a typical screen format. It will help you recognize and navigate the features for all pages and screens within GUS. Each screen has common navigation and information tools; however, each screen will have different content. Descriptions can be found on the following page in the *Screen Format* section. GUS is set up in the same order as Fannie Mae Form 1003/Freddie Mac Form 65 allowing you to use an application completed by the borrower or loan officer to facilitate the entry of data into GUS.

The screenshot displays the GUS Lender User Guide interface. At the top, a header section (2) contains fields for Borrower Name (Doe, John), Lender Loan Number (123456), and Agency ID Number (123456789). Below this, a navigation bar (3) features links for Mortgage, Property, Title Holder, and Refinance. The left sidebar (1) lists various application sections: Eligibility, Loan Terms, Borrower, Employment, Income and Expenses, Assets and Liabilities, Transaction Details, Additional Data, Credit, Submit Application, View Findings, Request Forms, Loan List, and GUS User Guide. The main content area (4) is titled 'Type of Mortgage and Terms of Loan' and includes form fields for Mortgage Applied for (RHS), Loan Amount (\$75,000.00), Interest Rate (%) (6.28), No. of Months (360), and Amortization Type (Fixed). Below this, the 'Lender Information' section contains fields for Lender Loan Number (123456), USDA Assigned Branch Nbr (001), and Lender Name (NATIONAL CITY MORTGAGE). At the bottom, a footer (5) contains navigation buttons: PREVIOUS, NEXT, SAVE, CLOSE, and CANCEL.

1 System Messages

On screens which accept data input or system function requests, GUS provides messages about the condition of the application data on that particular page. There are four types of system messages: informational, processing, warning, and error. System messages are identified by their font color and background. Detailed information on system messages is located in the Help Section and the Appendix of this guide.

2 Identification of Application

This allows you to view the Borrower's Name, the Lender Loan Number and the Agency ID Number on each page of the loan application.

3 Page Navigation Bookmarks

The bookmarks allow you to navigate to a certain page or section within GUS as an option to scrolling down to find the desired segment.

4 Footer Buttons

These buttons represent possible navigation from the current page. On a page in which you may enter data for the application, you must resolve all errors on the page before navigating to another page. If you click any button other than the Cancel button, the system will edit and save the data on that page before moving to another page. The save action must be successful before the resulting page is displayed.

5 Application Navigation Buttons

You can navigate a Loan Application by clicking the button corresponding to the subsection you would like to see. The button corresponding to the page that is being displayed is shown in white instead of blue to provide a reference for the page location. When clicking an Application Navigation Button, the system will edit and save the data on that page first; the save must be successful before the resulting page is displayed.

GUS Home page

Once you have logged in, you will start at the GUS Home Page.

GUS
Guaranteed Underwriting System

Guaranteed Underwriting System

USDA Rural Development

Loan Application
[New Application](#)
[Existing Application](#)
[Logoff](#)
[GUS User Guide](#)

You must use [Internet Explorer 6.0](#) or higher and you must set your browser to "javascript enabled" in order to use this site.

Welcome to the Rural Development's, Rural Housing Service's Guaranteed Underwriting System (GUS), an automated underwriting decision system for submitting and processing Rural Housing Service Guaranteed Loans.

The system makes it easier and faster for Lenders and Brokers to submit and process Rural Housing Service guaranteed loans. The new system allows lenders to submit applications to the Agency electronically after submitting the application to the underwriting decision engine to get an underwriting recommendation.

To use the system, click on "New Application" to begin entering a new application or click Existing application if you have previously entered an application in the system.

You can download the GUS Users Guide by clicking on the GUS User Guide link on the left side of the screen.

The system is still being developed. New functionality will continue to be added, including the ability to import loan applications from your loan origination system.

☐ **Mark checkbox if you do not wish the Welcome Page to be displayed each time you sign into Guaranteed Underwriting System**

The table below demonstrates the function outcome of each selection noted on the navigation bar. In this section, to begin, choose **New Application**.

Link	Function
New Application	Start the process to create a new loan application and check eligibility
Existing Application	Display the Loan List page
Logoff	Exit GUS and log-off from e-Authentication
GUS User Guide	Display GUS User Guide in a new browser window

Eligibility

The Eligibility page allows you to determine income and property eligibility; section details follow.

The screenshot displays the GUS (Guaranteed Underwriting System) interface. At the top, there are fields for Borrower Name (New Application), Lender Loan Number, and Agency ID Number. Below these are tabs for Property, Household, and Income. The left sidebar contains a navigation menu with options like Loan Terms, Borrower, Employment, Income and Expenses, Assets and Liabilities, Transaction Details, Additional Data, Credit, Submit Application, View Findings, Request Forms, Loan List, and GUS User Guide. The main content area is titled 'Eligibility' and includes a note: '* = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission'. The 'Property Information' section contains fields for Street Address, City, State/Zip, County, and Metropolitan Area (MSA), along with a 'Check Property Eligibility' button. The 'Household Member Information' section includes fields for the number of people in the household, annual medical expenses, annual child care expenses, and annual disability expenses, with a 'No' button for the question 'Are there any Disabled Persons living in the household?'. The 'Monthly Gross Income For All Household Members' section includes a table for the Applicant (Borrower with highest income) with rows for Base Employment Income, Overtime, Bonuses, Commissions, Dividends/Interest, Other, and Net Rental, each with a corresponding input field. Below this is a field for 'All Other Monthly Income Received by Adult Members of the Household'. At the bottom, there is a 'Check Eligibility' button and a summary section for Total Household Income, Allowable Adjustments, and Adjusted Household Income, each with an input field. Navigation buttons 'NEXT', 'CLOSE', and 'CANCEL' are at the very bottom.

Property Information

Household Member Information

Monthly Gross Income For All Household Members (P)

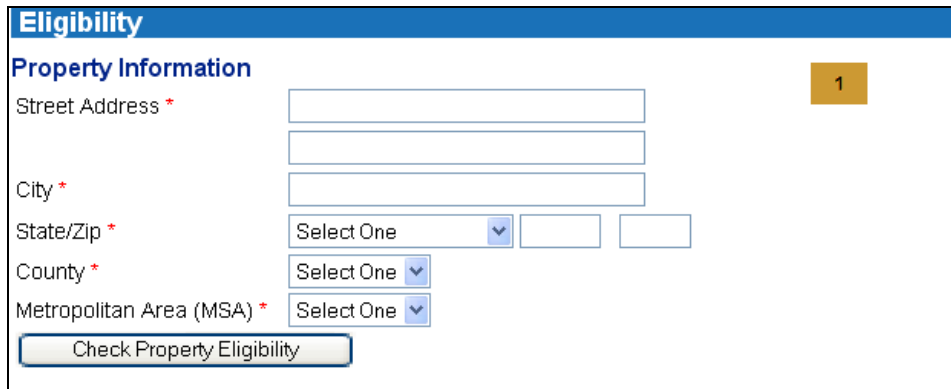
Income Eligibility Information



Smart Tip: You may access the Eligibility site without having to log into GUS by visiting <http://eligibility.sc.egov.usda.gov/>

Property Eligibility Information

GUS is designed to first check the eligibility of the subject property and the income of the household prior to entering the application. These pages are dynamically created. As you enter data in a field and then tab to the next field, GUS will “re-draw” the web page and dynamically display the next field based on input in the prior field. For example, when a State is selected from the drop-down list, the web page is re-drawn and the county drop-down list is then populated with the counties of the selected State. Thus, GUS will not allow the user to skip certain fields without first tabbing to that field and all the page logic processes performed.



The screenshot shows a web form titled "Eligibility" with a sub-section "Property Information". The form contains the following fields:

- Street Address * (text input)
- City * (text input)
- State/Zip * (dropdown menu for State, followed by two text input fields for Zip)
- County * (dropdown menu)
- Metropolitan Area (MSA) * (dropdown menu)

At the bottom of the form is a button labeled "Check Property Eligibility". A yellow callout box with the number "1" is positioned to the right of the form.

1 Enter the appropriate property information and click **Check Property Eligibility** to verify whether proposed property is eligible for a Rural Development loan.



Smart Tip: Accurate determination of property eligibility is possible only when State and Zip Code are valid for each other.

Note: If the eligibility result is “Unable to Determine,” contact your local Rural Development field office for a manual determination

Eligibility Map



The Eligibility Map will open in a separate window verifying if the proposed property is eligible after clicking on Check Property Eligibility.

To return to the previous screen click **Close**.

Household Member Information

Household Member Information

2

Number of People in Household *

(The applicant, co-applicant and all other persons who will make the applicant's dwelling their primary residence for all or part of the next 12 months. Foster children and live-in aides shall not be counted as members of the household)

1

Is Loan Applicant or Co-Applicant age 62 or older?

No

Annual Medical Expenses

(If over 62, enter amount of medical expenses, that when combined with eligible disability expenses, exceed 3% of the Gross Annual Income of the Borrower and Co-Borrower)

\$0.00

Number of residents under 18 years old, Disabled or Full Time Student

(Do not include applicant, spouse or co-applicant in this number)

0

Annual Child Care Expenses

(for minors 12 years of age or under)

\$0.00

Are there any Disabled Persons living in the household?

(If yes, enter amount of disability expenses, that when combined with eligible medical expenses, exceed 3% of the Gross Annual Income of the Borrower and Co-Borrower)

No

Annual Disability Expenses

\$0.00

2 Enter the required household member information as defined by the program. The default household member number is 1 and the maximum is 8. Each time data is completed, the screen page flashes enabling the system to map to data input.



Smart Tip: Scroll to next section.

The user must complete through the Borrower Information section before saving the application. Once the Borrower Information section has been completed the user can navigate between the sections.

Income Eligibility Information

Monthly Gross Income For All Household Members ^(P)
(At least one applicant must have some monthly income)

3

	Applicant (Borrower with highest Income)
Base Employment Income	<input type="text" value="\$0.00"/>
Overtime	<input type="text" value="\$0.00"/>
Bonuses	<input type="text" value="\$0.00"/>
Commissions	<input type="text" value="\$0.00"/>
Dividends/Interest	<input type="text" value="\$0.00"/>
Other	<input type="text" value="\$0.00"/>
Net Rental	<input type="text" value="\$0.00"/>

All Other Monthly Income Received by Adult Members of the Household:

4

Total Household Income	<input type="text" value="\$0.00"/>
Allowable Adjustments	<input type="text" value="\$0.00"/>
Adjusted Household Income	<input type="text" value="\$0.00"/>



Smart Tip: Applicant's income must be entered on a gross monthly basis.

3 Enter all qualifying income information.

For **program eligibility purposes only**, income from **all adult members** of the household, including the applicant and co-applicant(s) must be entered.

Note: Income must be entered in the fields before clicking on "Check Eligibility".

4 When all the fields are completed, click **Check Eligibility**. A message will appear in a new window stating eligibility status.

GUS will calculate the household income with allowable adjustments.

Income Eligibility Determination Summary

Single Family Housing Program
Income Eligibility Determination Summary

Applicant is **ELIGIBLE** for the Section 502 Guaranteed Rural Housing Loan Program and **INELIGIBLE** for the Section 502 Direct Rural Housing Loan Program based on income entered and Program Income Guidelines in effect as of 07/14/2006. (Applicant must show repayment ability, have a reasonable credit history for the loan requested, and must meet other program requirements.)

Summary of Adjusted Annual Household Income

Annual Household Income : 90,000.00
Total Deductions : 6,960.00
Household Adjusted Annual Income : 83,040.00

Section 502 Guaranteed Rural Housing Loan Program

Maximum Adjusted Household Income for Selected State and County : 85,700.00

Section 502 Direct Rural Housing Loan Program

Maximum Adjusted Household Income for Selected State and County : 59,600.00

Close

The Income Eligibility Determination Summary will open in a separate window after clicking Check Eligibility.

To return to the previous screen click **Close**.

Loan Terms

GUS Borrower Name Lender Loan Number Agency ID Number
New Application

USDA Rural Development

Mortgage | Property | Title Holder | Refinance

* = Required to Save Page, F = Required for Preliminary Submission, F = Required for Final Submission

Loan Terms

Type of Mortgage and Terms of Loan

The income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification ☐

The income or assets of the Borrower's spouse will not be used as a basis for loan qualification ☐

Mortgage Applied for:

Loan Amount (F):

Interest Rate(%) (F):

No. of Months (F):

Amortization Type:

Lender Information

Lender Loan Number (F):

USDA Assigned Branch Nbr:

Lender Name:

Property Information and Purpose of Loan

Property Address *:

City *:

State/County/MSA/Zip *:

Number of Units:

Legal Description Code:

Legal Description:

Year Built:

Purpose of Loan (F):

Occupancy:

Estate Held In (F):

Expiration Date (if leasehold):

Title Holder Information

Title Will Be Held By: Manner Title Held:

Down Payment Information

Amount	Source of Down Payment	Explanation
<input type="text" value="Del"/> \$0.00	<input type="text" value="Select One"/>	<input type="text"/>

Refinance / Construction Information

	If Refinancing	If Construction
Year Acquired / Year Lot Acquired	<input type="text"/>	<input type="text"/>
Original Cost	<input type="text"/>	<input type="text"/>
Amount of Existing Liens	<input type="text"/>	<input type="text"/>
Cost of Improvements	<input type="text"/>	<input type="text"/>
Describe Improvements	<input type="text"/>	<input type="text"/>
Made/To Be Made	<input type="text" value="Select One"/>	<input type="text"/>
Present Value of Lot - (Estimated Site Value)	<input type="text"/>	<input type="text"/>
Purpose of Refinancing	<input type="text" value="Select One"/>	<input type="text"/>
Refinancing Type	<input type="text" value="Select One"/>	<input type="text"/>

The Loan Terms page allows you to determine the type of mortgage and terms of the loan.

Type of Mortgage and Lender Information

Property Information and Purpose of Loan

Title Holder and Down Payment Information

Refinance / Construction Information



Smart Tip: If the GRH funding fee is financed, the fee must be included in the loan amount in the Type of Mortgage section.

Type of Mortgage and Lender Information

Type of Mortgage and Terms of Loan	
The income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification <input type="checkbox"/>	
The income or assets of the Borrower's spouse will not be used as a basis for loan qualification <input type="checkbox"/>	
Mortgage Applied for	RHS 1
Loan Amount ^(P)	\$0.00
Interest Rate(%) ^(P)	Select One
No. of Months ^(P)	0
Amortization Type	Fixed

Lender Information	
Lender Loan Number ^(F)	<input type="text"/> 2
USDA Assigned Branch Nbr	<input type="text"/> <input type="button" value="Branch List"/>
Lender Name	<input type="text"/>

1 Check the correct statement for loan qualification and enter the appropriate Mortgage Information.

2 Enter your originating Lender Information.



Smart Tip: Only Lender representatives, Lender Representatives with Final Submit Authority, and Lender Administrators have the ability to change the Branch associated with the loan.

Property Information and Purpose of Loan

Property Information and Purpose of Loan	
Property Address *	<input type="text"/> 3
City *	<input type="text"/>
State/County/MSA/Zip *	Select One <input type="text"/> Select One <input type="text"/> Select One <input type="text"/>
Number of Units	1 <input type="text"/>
Legal Description Code	Select One <input type="text"/>
Legal Description	<input type="text"/>
Year Built	0 <input type="text"/>
Purpose of Loan ^(P)	Select One <input type="text"/>
Occupancy	Primary Residence <input type="text"/>
Estate Held In ^(P)	Select One <input type="text"/>
Expiration Date ^(if leasehold)	<input type="text"/> <input type="text"/>

3 Enter the Property Information for the subject property.



Smart Tip: If the user knows what the subject is, such as "O" for Oklahoma, the user can select the first letter of the subject, such as "O" and keep hitting it until "Oklahoma" appears.

Title Holder and Down Payment Information

Title Holder Information		
Title Will Be Held By	Manner Title Held	
<input type="text"/>	<input type="text"/>	
<input type="button" value="Insert More Title Held By"/>		

Down Payment Information		
Amount	Source of Down Payment	Explanation
<input type="text" value="\$0.00"/>	<input type="text" value="Select One"/>	<input type="text"/>
<input type="button" value="Insert More Down Payment Info"/>		

4 Enter the proposed Title Holder Information.

5 Enter the proposed Down Payment Information.

Refinance / Construction Information

Refinance / Construction Information		
	If Refinancing	If Construction
Year Acquired / Year Lot Acquired	<input type="text"/>	<input type="text"/>
Original Cost	<input type="text"/>	<input type="text"/>
Amount of Existing Liens	<input type="text"/>	<input type="text"/>
Cost of Improvements	<input type="text"/>	<input type="text"/>
Describe Improvements	<input type="text"/>	
Made/To Be Made	<input type="text" value="Select One"/>	
Present Value of Lot - (Estimated Site Value)		<input type="text"/>
Purpose of Refinancing	<input type="text" value="Select One"/>	
Refinancing Type	<input type="text" value="Select One"/>	

6 If the Purpose of Loan Value is either Refinance or Construction enter the respective information.

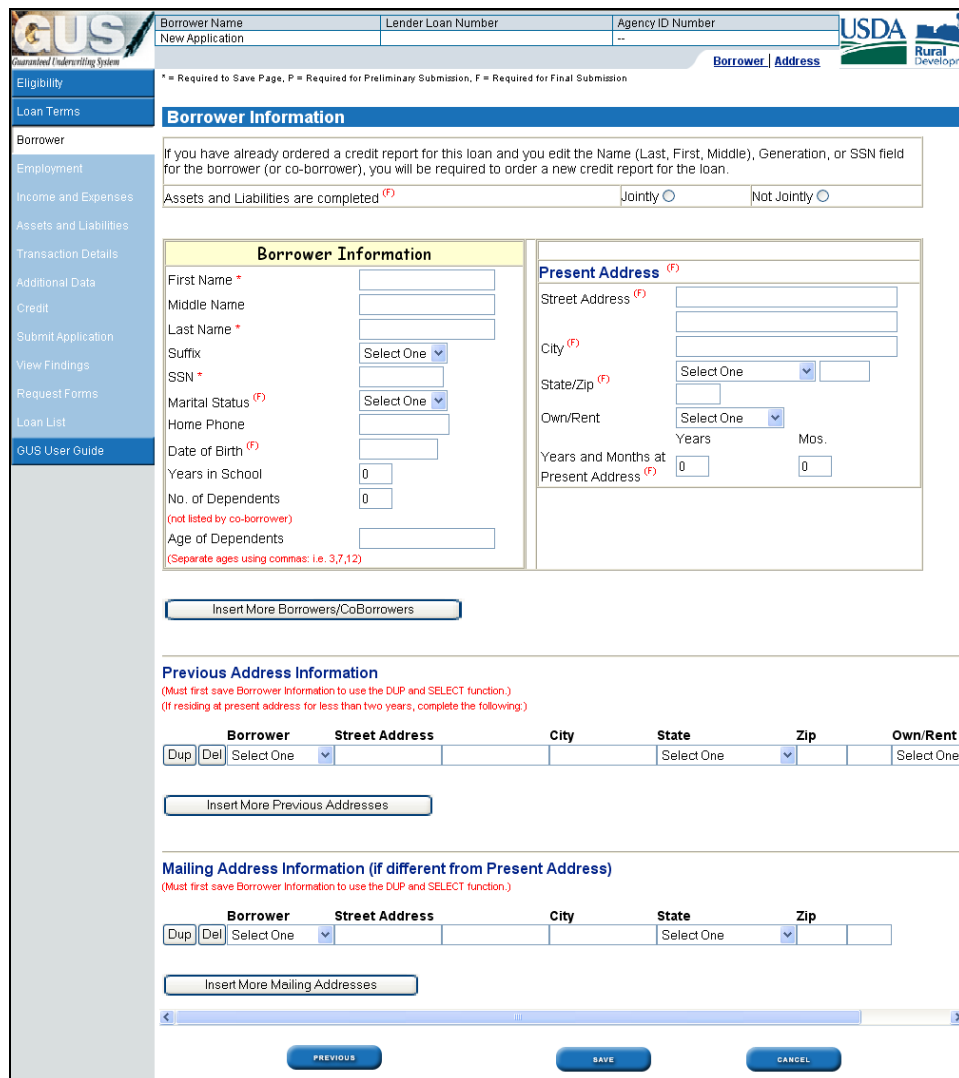


Smart Tip: The fields in the Refinance / Construction section are only available when the Purpose of Loan Value is either Refinance or Construction.

To proceed to the next section, click **Next**, **Previous** or the desired Application Navigation button.

Borrower

The Borrower Information subsection allows you to enter the borrower information as well as adding co-borrowers to the loan.



Borrower Information

If you have already ordered a credit report for this loan and you edit the Name (Last, First, Middle), Generation, or SSN field for the borrower (or co-borrower), you will be required to order a new credit report for the loan.

Assets and Liabilities are completed (F) ☐ Jointly ☐ Not Jointly

Borrower Information

First Name *
Middle Name
Last Name *
Suffix
SSN *
Marital Status (F)
Home Phone
Date of Birth (F)
Years in School
No. of Dependents
(not listed by co-borrower)
Age of Dependents
(Separate ages using commas: i.e. 3,7,12)

Present Address (F)

Street Address (F)
City (F)
State/Zip (F)
Own/Rent
Years
Months
Years and Months at Present Address (F)

Previous Address Information

(Must first save Borrower Information to use the DUP and SELECT function.)
(If residing at present address for less than two years, complete the following.)

Borrower	Street Address	City	State	Zip	Own/Rent
<input type="button" value="Dup"/> <input type="button" value="Del"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Mailing Address Information (if different from Present Address)

(Must first save Borrower Information to use the DUP and SELECT function.)

Borrower	Street Address	City	State	Zip
<input type="button" value="Dup"/> <input type="button" value="Del"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Borrower
Information

Previous and
Mailing
Address
Information



Smart Tip: Once you have entered the borrower section you must **successfully save** before you can leave this section. You will be unable to save the application until the borrower information is complete.

Borrower Information

Borrower Information

If you have already ordered a credit report for this loan and you edit the Name (Last, First, Middle), Generation, or SSN field for the borrower (or co-borrower), you will be required to order a new credit report for the loan.

Assets and Liabilities are completed ^(F) ☐ Jointly ☐ Not Jointly 1

Borrower Information		Present Address ^(F)	
First Name *	<input type="text"/>	Street Address ^(F)	<input type="text"/>
Middle Name	<input type="text"/>	City ^(F)	<input type="text"/>
Last Name *	<input type="text"/>	State/Zip ^(F)	<input type="text"/>
Suffix	<input type="text"/> Select One	Own/Rent	<input type="text"/> Select One
SSN *	<input type="text"/>	Years	<input type="text"/>
Marital Status ^(F)	<input type="text"/> Select One	Mos.	<input type="text"/>
Home Phone	<input type="text"/>	Years and Months at Present Address ^(F)	<input type="text"/>
Date of Birth ^(F)	<input type="text"/>		
Years in School	<input type="text"/>		
No. of Dependents	<input type="text"/>		
<small>(not listed by co-borrower)</small>			
Age of Dependents	<input type="text"/>		
<small>(Separate ages using commas: i.e. 3,7,12)</small>			

1 Check the appropriate Assets and Liabilities option and complete the Borrower Information.

Note: “Joint” or “Not Jointly” must be selected.



Smart Tip #1: To remove a borrower, cancel changes and return to the previously-entered borrower screen.

Smart Tip #2: Dates must be entered as MM/DD/YYYY.

Previous and Mailing Address Information

Previous Address Information

(If residing at present address for less than two years, complete the following:)

Borrower	Street Address	City	State	Zip	Own/Rent	No. Yrs.	No. Mo.
<input type="button" value="Dup"/> <input type="button" value="Del"/>	<input type="text"/> Select One	<input type="text"/>	<input type="text"/> Select One	<input type="text"/>	<input type="text"/> Select One	<input type="text"/>	<input type="text"/>

Mailing Address Information (if different from Present Address)

Borrower	Street Address	City	State	Zip
<input type="button" value="Dup"/> <input type="button" value="Del"/>	<input type="text"/> Select One	<input type="text"/>	<input type="text"/> Select One	<input type="text"/>

2 Enter any known Previous Address Information if the borrower has resided at their present address for less than 2 years.

Note: User must save information then Insert Previous Addresses.

3 Enter the appropriate Mailing Address Information if different from Present Address.

Employment

The Employment Information subsection allows you to enter information on the borrower's current and previous or secondary employment.

GUS Lender User Guide
Guaranteed Underwriting System

Borrower Name: Doe, John | Lender Loan Number: | Agency ID Number: 123456789

USDA Rural Development

Current | Previous

* = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission

Employment

Current Employment Information

Borrower: Doe, John | Position: | Self-Emp: No | Years on Job: 0 | Months on Job: 0 | Years in Profession: 0

Employer Name: | Street Address: | City: | State/Zip: Select One | Work Phone: |

Secondary/Previous Employment Information:

Borrower: Select One | Status: Select One | Self-Emp: No | From Date: | To Date: | Monthly Income: |

Employer Name: | Position: | Street Address: | City: | State/Zip: Select One | Work Phone: |

(Leave Blank if currently employed in this position)

Delete

Insert More Prev Employment Information

PREVIOUS NEXT SAVE CLOSE CANCEL

Current
Employment
Information

Secondary /
Previous
Employment
Information

Current Employment Information

Current Employment Information

Borrower: 1

Employer Name: Position: Self-Emp:

Years on Job: Months on Job: Years in Profession:

Street Address:

City:

State/Zip:

Work Phone:

1 Enter the known Current Employment Information.

Secondary/Previous Employment Information

Secondary/Previous Employment Information:

Borrower: Status: 2

Employer Name: Position: Self-Emp:

From Date: To Date: Monthly Income:

(Leave Blank if currently employed in this position)

Street Address:

City:

State/Zip:

Work Phone:

2 Enter the known Secondary/Previous Employment Information.

Note: One current employment is required for each borrower; secondary and previous employment may be added and removed as necessary.

In the "To Date" field write date as MM/DD/YYYY, word text such as "Present" will not be accepted.



Smart Tip: See Rural Development Instructions 1980-D, Section 1980.347 for primary and secondary employment and other income requirements.

Income and Expenses

The Income and Expenses subsection allows you to enter the borrower's financial information regarding income and expenses.

GUS Guaranteed Underwriting System

Borrower Name: Doe, John | Lender Loan Number: | Agency ID Number: 123456789

Monthly | Other | Combine

* = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission

Income and Expenses

Gross Monthly Income ^(P)

(At least one applicant must have some gross monthly income)

	Doe, John	Total
Base Employment Income	\$0.00	\$0.00
Overtime	\$0.00	\$0.00
Bonuses	\$0.00	\$0.00
Commissions	\$0.00	\$0.00
Dividends/Interest	\$0.00	\$0.00
Other (enter Other Income details below)	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00
Net Rental	\$0.00	\$0.00
Total	\$0.00	\$0.00

Calculate Income Totals

Other Income

Borrower	Description	Monthly Amount	Describe Other Income
Del	Select One	Select One	\$0.00

Insert More Other Income

Combined Housing Expense

	Current Doe, John	Proposed
Rent	\$0.00	
First Mortgage(P&I)	\$0.00	\$0.00
Other Financing(P&I)	\$0.00	\$0.00
Hazard Insurance (property and flood insurance)	\$0.00	\$0.00
Real Estate Taxes	\$0.00	\$0.00
Homeowner Assn. Dues	\$0.00	\$0.00
Other	\$0.00	\$0.00
Total	\$0.00	\$0.00

Calculate Expenses Totals

PREVIOUS NEXT SAVE CLOSE CANCEL

Gross
Monthly
Income

Other Income
and
Combined
Housing
Expense



Smart Tip: The income input represent the repayment income of the borrower(s). This may vary from the qualifying income.

Gross Monthly Income

Gross Monthly Income ^(P)
 (At least one applicant must have some gross monthly income)

1

	Doe, John	Total
Base Employment Income	\$0.00	\$0.00
Overtime	\$0.00	\$0.00
Bonuses	\$0.00	\$0.00
Commissions	\$0.00	\$0.00
Dividends/Interest	\$0.00	\$0.00
Other (enter Other Income details below)	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00
Net Rental	\$0.00	\$0.00
Total	\$0.00	\$0.00

Calculate Income Totals

2

1 Enter the appropriate Gross Monthly Income information.

Include only adequate and dependable repayment income of the borrower and co-borrower(s) in this section.

2 Scroll to Other Income and enter income information. Click **Calculate Income Totals**.

One column will be shown for each borrower on the Borrower page. When the income calculation button is selected, GUS will determine:

Data	Income and Value Calculation
Primary Borrower Income	First time on the page, values are populated from the first set of Eligibility Income values.
Total (Gross Monthly Income)	GUS totals all income line-item entries and calculates total gross income.
Net Rental	GUS calculates from entries on REO Property page (Assets and Liabilities)
First Mortgage (Proposed)	GUS calculates value of proposed mortgage from loan amount, interest rate and term from Loan Terms page.

Other Income

Other Income

Borrower	Description	Monthly Amount	Describe Other Income
Del Select One	Child Support	\$0.00	
<div> <div>Insert More Other Income</div> <div> <div>Select One</div> <div> Alimony Automobile Expense Account Child Support Disability Foster Care Military Base Pay Military Clothes Allowance Military Combat Pay Military Flight Pay Military Hazard Pay Military Housing Allowance Military Overseas Pay Military Prop Pay Military Quarters Allowance Military Rations Allowance Notes Receivable Income Other Pension Public Assistance Social Security Subject Property Net Cash Trust Unemployment Workman's Compensation </div> </div> </div>			

3 Enter any Other Income information.

Combined Housing Expense

Combined Housing Expense

	Current	Proposed
	Doe, John	
Rent	\$0.00	
First Mortgage(P&I)	\$0.00	\$0.00
Other Financing(P&I)	\$0.00	\$0.00
Hazard Insurance (property and flood insurance)	\$0.00	\$0.00
Real Estate Taxes	\$0.00	\$0.00
Homeowner Assn. Dues	\$0.00	\$0.00
Other	\$0.00	\$0.00
Total	\$0.00	\$0.00

Calculate Expenses Totals

4 Enter the appropriate Combined Housing Expense information. Do not forget to add real estate taxes, hazard insurance, etc. in the proposed housing expenses.

5 Click **Calculate Expenses Totals**.

Assets and Liabilities

The Assets and liabilities subsection allows you to enter the borrower's financial information regarding assets and liabilities.

GUS Lender User Guide

Borrower Name: Doe, John | Lender Loan Number: | Agency ID Number: 123456789

Assets | Liabilities | Expenses

* = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission

Assets and Liabilities

Assets

Asset Owner: Select One | Description:

Institution: | Asset Type: Select One

Address: | Cash Value: \$0.00

City: | No of Shares: 0

State/Zip: Select One | Account Number:

If Net Equity, select property: Select One |

(Properties must be entered using REO Property Information button in order to be available in list box.)

Assets - Automobile

Owner	Make/Model	Year	Cash Value
<input type="button" value="Del"/> <input type="text"/> Select One	<input type="text"/>	<input type="text"/>	<input type="text"/> \$0.00

Assets - Life Insurance

Owner	Cash Value	Face Amount
<input type="button" value="Del"/> <input type="text"/> Select One	<input type="text"/> \$0.00	<input type="text"/> \$0.00

Other Assets

Owner	Value	Non-Liquid Asset Description
<input type="button" value="Del"/> <input type="text"/> Select One	<input type="text"/> \$0.00	<input type="text"/>

REO Property Information

Alternative Names

Liabilities

Account Owner: Select One | Include in Liabilities: Yes

Creditor Name: | Account Type: Select One

Address: | Account Number:

City: | Balance: \$0.00

State/Zip: Select One | Monthly Payment: \$0.00

If mortgage or HELOC, select property: Select One |

(Properties must be entered using REO Property Information button in order to be available in list box.)

Additional Expenses

Account Omit Owner	Expense Type	Monthly Payments	Months Left to Pay	Payment Owed To	Explain
<input type="button" value="Del"/> <input type="text"/> <input type="text"/> Select One	<input type="text"/> Select One	<input type="text"/> \$0.00	<input type="text"/> 0	<input type="text"/>	<input type="text"/>

Assets

Assets –
Automobile
and Life
Insurance

Other Assets

Assets – REO
and Alternate
Names

Liabilities

Additional
Expenses

For Assets and Liabilities, if the account is a joint account, select the primary borrower from the pull down menu of borrowers.

Assets

Assets and Liabilities

Assets

Asset Owner:

Institution:

Address:

City:

State/Zip:

If Net Equity, select property:

Description:

Asset Type:

Cash Value:

No of Shares:

Account Number:

(Properties must be entered using REO Property Information button in order to be available in list box.)

Select One

- Bond
- Bridge Loan Not Deposited
- Cash on Hand
- Certificate of Deposit
- Checking Account
- Earnest Money Cash Deposit
- Gifts Not Deposited
- Gifts Total
- Grants Not Deposited
- Money Market Fund
- Mutual Fund
- Net Equity
- Net Worth of Business Owned
- Other Liquid Assets
- Retirement Fund
- Savings Account
- Secured Funds Not Deposited
- Stock
- Trust Account

1 Enter the known Assets information.

Assets – Automobile, Life Insurance, and Other Assets

Assets-Automobile			
Owner	Make/Model	Year	Cash Value
Del Select One			\$0.00
Insert More Automobiles			

Assets-Life Insurance		
Owner	Cash Value	Face Amount
Del Select One	\$0.00	\$0.00
Insert More Life Insurance		

Other Assets		
Owner	Value	Non-Liquid Asset Description
Del Select One	\$0.00	
Insert More Other Assets		

REO Property Information
REO Property Information

Alternative Names
Alternate Names Information

2 Enter any known Automobile information.

3 Enter any known Life Insurance information.

4 Enter any known Other Assets.

5 Click the indicated button to enter an REO Property and/or an Alternate Name: the following screen will appear.

Assets – REO Property and Alternate Names Information

REO Properties						
Property Owner Select One	Property Indicator Select One	Property Disposition Select One	Property Type Select One			
Property Street Address	City	State Select One	Zip			
Present Market Value \$0.00	Amt of Mortgage Liens \$0.00	Net Equity \$0.00	Gross Rental Income \$0.00	Mortgage Payments \$0.00	Insur Maint Taxes \$0.00	Net Rental Income \$0.00
Calculate			Calculate			
Delete						
<small>(If REO is a Pending Sale, GUS calculates the Net Equity and includes in Liquid Assets. Net Equity can be calculated outside of GUS and entered (positive or negative) as Net Equity in the Assets section. If Net Equity is entered in the Assets section, GUS will use that amount in the Liquid Asset calculation)</small>						
Insert More REO Properties						

If there are any REO Properties, enter the appropriate information. Once you have entered the corresponding data, click **Calculate** to determine **Net Rental Income**.

Note: If actual Net Rental Income is different from what is calculated by the system, you can overwrite the calculated value by entering the value in the Net Rental Income field.



Smart Tip: REO address and current address should match for refinance if the borrower is occupying the property.

Verification of rental income can be accomplished by reviewing Schedule E of the borrower's IRS Form 1040. If the rented property was acquired so recently that it does not appear on the borrower's Schedule E, current leases may be used.

1. **Schedule E of IRS Form 1040.** Depreciation may be added back to the net income or loss shown on Schedule E. Positive rental income is considered as gross income for qualifying purposes. Negative rental income must be treated as a recurring liability. The lender must make certain the borrower still owns each property listed by comparing the Schedule E with the real estate owned section of the residential loan application. If six or more single family housing units are owned by the borrower in the same general area, a map disclosing the locations and evidencing compliance with FHA's seven-unit limitation must be submitted.
2. **Current leases.** If a property is acquired since the last income tax filing and is not shown on Schedule E, a current, signed lease or other rental agreement must be provided. The gross rental amount must be reduced for vacancies and maintenance by 25 percent before subtracting principal, interest, taxes, insurance and any homeowners' association dues, etc. The remainder must be applied to income or recurring debts, if negative.

Alternate Names

Alternate Names			
Borrower	Alternate Name	Creditor Name	Account Number
Del	Select One		
<input type="button" value="Insert More Alternate Names"/>			

Select the appropriate borrower and complete the Alternate name, Creditor Name, and Account Number fields.

Liabilities and Additional Expenses

Liabilities

Account Owner
Select One

Creditor Name

Address

City

State/Zip
Select One

If mortgage or HELOC, select property
Select One

Include in Liabilities
Yes

Account Type
Select One

Account Number

Balance

Monthly Payment

Delete

Insert More Liabilities

Additional Expenses

Del	Account Omit Owner	Expense Type	Monthly Payments	Months Left to Pay	Payment Owed To	Explain
<input type="checkbox"/>	Select One	Select One	\$0.00	0		

Insert More Additional Expenses

6 Enter the known Liabilities information. For liabilities jointly owned, select the primary borrower.

Liabilities may also be auto-populated from the credit report in lieu of manually entering liabilities. If the liabilities are auto-populated, you must go back to the liabilities section of the application to reconcile and validate the liabilities that were auto-populated and enter any other liabilities not auto-populated from the credit report. (See the credit section of the GUS User Documentation)

7 Enter the known Additional Expenses information. Additional expenses include alimony, child support, etc.



Smart Tip: When Auto-Populating liabilities from the credit report, be careful to check the liabilities section for duplication of liabilities, especially if re-ordering a new credit report!

Transaction Details

GUS Guaranteed Underwriting System

Borrower Name: Doe, John Lender Loan Number: 123456789 Agency ID Number: 123456789

Detail | Declaration | Government | Interview

* = Required to Save Page, P = Required for Preliminary Submission, F = Required for Final Submission

Transaction Declarations

Details of Transaction

a. Purchase Price	\$0.00
b. Alterations, improvements, repairs	\$0.00
c. Land (if acquired separately)	\$0.00
d. Refinance Amount	\$0.00
e. Estimated prepaid items	\$0.00
f. Estimated closing costs	\$0.00
g. Funding Fee, Guarantee Fee	\$0.00
h. Discount (if Borrower will pay)	\$0.00
i. Total Costs (add items a through h)	\$0.00
j. Subordinate financing	\$0.00
k. Borrower's closing costs paid by seller	\$0.00
l. Other Credits (sum of Other Credits below)	\$0.00
m. Loan Amount (exclude Funding Fee, Guarantee Fee financed)	\$0.00
n. Funding Fee, Guarantee Fee financed	\$0.00
o. Loan Amount (add m & n)	\$0.00
p. Cash from/to Borrower (Subtract j, k, l & o from i)	\$0.00

Calculate Transaction Totals

Other Credits

Description of Other Credits: Select One Amount: \$0.00

Insert More Other Credits Information

Declarations

(Please review the following questions and update as needed. If an answer is different than the declaration default, please provide an explanation. For multiple borrowers move mouse to the right of selection box to see the question.)

a. Are there any outstanding judgments against you? ☐ No ☐ Yes (Explain Below)

b. Have you been declared bankrupt within the past 7 years? ☐ No ☐ Yes (Explain Below)

c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? ☐ No ☐ Yes (Explain Below)

d. Are you a party to a lawsuit? ☐ No ☐ Yes (Explain Below)

e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment? ☐ No ☐ Yes (Explain Below)

f. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee? ☐ No ☐ Yes (Explain Below)

g. Are you obligated to pay alimony, child support, or separate maintenance? ☐ No ☐ Yes (Explain Below)

h. Is any part of the down payment borrowed? ☐ No ☐ Yes (Explain Below)

i. Are you a co-maker or endorser on a note? ☐ No ☐ Yes (Explain Below)

j. Are you a U.S. Citizen? ☐ No ☐ Yes

k. Are you a permanent resident alien? ☐ No ☐ Yes

l. Do you intend to occupy the property as your primary residence? If "Yes", complete question m below. ☐ No ☐ Yes

m. Have you had an ownership interest in a property in the last 3 years? ☐ No ☐ Yes

(1) What type of property did you own? Select One

(2) How did you hold title to the home? Select One

Information for Government Monitoring Purpose

Demographic Information

(If borrower does not wish to furnish Race and Ethnicity data, Lender is required to complete based on visual observation.)

Borrower: Doe, John Check if Applicant Does not Wish to Furnish: ☐

Race: ☐ American Indian / Alaskan Native ☐ Asian ☐ Black / African American ☐ Hawaiian / Pacific Islander ☐ White

Ethnicity: ☐ Hispanic / Latino ☐ Non Hispanic / Latino

Gender: Select One

Date Application Signed:

Interview Information

Application Taken By: Select One

Date of Interview:

Interviewer's Name:

Phone: Ext:

Fax:

E-mail Address:

Name of Interviewer's Employer:

Street Address:

City:

State/Zip: Select One

(Address must be entered)

PREVIOUS NEXT SAVE CLOSE CANCEL

The Transaction Details section covers the detailed transaction and closing costs, borrower declarations, and demographic data required for government programs.

Details of Transaction and Other Credits

Borrower Declarations

Information for Government Monitoring Purpose

Interview Information

Details of Transaction and Other Credits

Details of Transaction

a. Purchase Price	\$0.00
b. Alterations, improvements, repairs	\$0.00
c. Land (If acquired separately)	\$0.00
d. Refinance Amount	\$0.00
e. Estimated prepaid items	\$0.00
f. Estimated closing costs	\$0.00
g. Funding Fee, Guarantee Fee	\$0.00
h. Discount (If Borrower will pay)	\$0.00
i. Total Costs (add items a through h)	\$0.00
j. Subordinate financing	\$0.00
k. Borrower's closing costs paid by seller	\$0.00
l. Other Credits (sum of Other Credits below)	\$0.00
m. Loan Amount (exclude Funding Fee, Guarantee Fee financed)	\$0.00
n. Funding Fee, Guarantee Fee financed	\$0.00
o. Loan Amount (add m & n)	\$0.00
p. Cash from/to Borrower (Subtract j, k, l & o from i)	\$0.00
<button>Calculate Transaction Totals</button>	

1 Enter the known Details of Transaction.

2 Scroll to Other Credits and enter information. Click **Calculate Transaction Totals**.



Smart Tip: When the user clicks on the Calculate Transaction Totals, a warning message indicating "warnings exist. Data was saved. Please correct before submitting application." User will always receive this message when using the calculate button prior to the end of the page.

Other Credits

Description of Other Credits	Amount
<input type="button" value="Del"/> Select One	\$0.00
<div> <div>Insert More Other Credits</div> <div> Select One Borrower Paid Fees Cash Deposit on Sales Contract Employer Assisted Housing Gifts Not Deposited Gifts Total Lease Purchase Funds Lender Credit Other Relocation Funds Seller Credit </div> </div>	

3 Enter Other Credits if any. Other Credits can include seller concessions.

NOTE: If financing the GRH fee, complete details of transaction letter (n). The detail of transaction letter (m) is reflective of the loan LESS any GRH fee or GRH fee financed.

Declarations

Declarations

(Please review the following questions and update as needed. If an answer is different than the declaration default, please provide an explanation. For multiple borrowers move mouse to the right of selection box to see the question.)

Doe, John

4

a. Are there any outstanding judgments against you?

☐ No ☐ Yes (Explain Below)

b. Have you been declared bankrupt within the past 7 years?

☐ No ☐ Yes (Explain Below)

c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?

☐ No ☐ Yes (Explain Below)

d. Are you a party to a lawsuit?

☐ No ☐ Yes (Explain Below)

e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment?

☐ No ☐ Yes (Explain Below)

f. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee?

☐ No ☐ Yes (Explain Below)

g. Are you obligated to pay alimony, child support, or separate maintenance?

☐ No ☐ Yes (Explain Below)

h. Is any part of the down payment borrowed?

☐ No ☐ Yes (Explain Below)

i. Are you a co-maker or endorser on a note?

☐ No ☐ Yes (Explain Below)

j. Are you a U.S. Citizen?

☐ No ☐ Yes

k. Are you a permanent resident alien?

☐ No ☐ Yes

l. Do you intend to occupy the property as your primary residence? If "Yes", complete question m below.

☐ No ☐ Yes

m. Have you had an ownership interest in a property in the last 3 years?

☐ No ☐ Yes

(1) What type of property did you own?

(2) How did you hold title to the home?

4 Enter the Declarations responses based on underwriting interview with borrower(s).

If the answer is "Yes" for questions a.– i., you must enter an explanation in the Explain Below field.



Smart Tip #1: One column for Declarations is required for each borrower. If only one is visible, scroll to the right for additional column(s).

Smart Tip #2: There is a "mouse over" feature which allows the user to see entire question when moving the mouse arrow over the radio button.

Information for Government Monitoring Purpose

Information for Government Monitoring Purpose

Demographic Information
(If borrower does not wish to furnish Race and Ethnicity data, Lender is required to complete based on visual observation.)

5

Borrower: Doe, John

Check if Applicant Does not Wish to Furnish: ☐

Race (F):
☐ American Indian / Alaskan Native
☐ Asian
☐ Black / African American
☐ Hawaiian / Pacific Islander
☐ White

Ethnicity (F):
☐ Hispanic / Latino
☐ Non Hispanic / Latino

Gender (F): Select One

Date Application Signed (F):

5 Enter the appropriate Demographic Information. Lender is required to enter information even if not provided by the borrower. (see below)

Demographic Information is **required** for Government monitoring purposes. If an applicant chooses not to furnish demographic information, the lender should note race and sex based on visual observations or surname. For example, an applicant's name is "Pedro Martinez". Martinez is a Spanish surname. The lender or Agency may conclude the applicant is of Hispanic/Latino ethnicity, even if the applicant chose not to furnish the information. If the data is collected based on observation, you must ensure that the box under "Check if Applicant Does Not Wish to Furnish" is checked.

Interview Information

Interview Information

Application Taken By (F): Select One

Date of Interview (F):

Interviewer's Name (F):

Phone: Ext:

Fax:

E-mail Address:

Name of Interviewer's Employer (F):

Street Address (F):

City (F):

State/Zip (F): Select One

(Address must be entered)

6

6 Enter the appropriate Interview Information. Information is required to be entered by the lender.



Smart Tip: Remember, fields marked by (F) are required for Final Submission.

Additional Data

The Additional Data subsection includes additional data required for processing, including loan buydown terms, appraisal data, and compliance with property thermal and site standards.

GUS Guaranteed Underwriting System

Borrower Name: Doe, John | Lender Loan Number: -- | Agency ID Number: 123456789

Additional Data | Buydown | Requirements | Borrower

Additional Data

Sales Price: \$0.00
Property Appraised Value: \$0.00
In order to submit a loan for underwriting, an appraised value is required. If an appraisal is not yet available, input an estimated appraised value. Once an appraisal of the subject property is received, you must update the appraised value in GUS to reflect the appraised value on the appraisal. If the loan is for a refinance loan and is not subject to a new appraisal, enter the original loan amount.
Estimated Site Value: \$0.00
Dwelling Type: Select One
Mortgage Credit Certification (MCC): \$0.00
Project Type: Select One
Structure Type: Select One
Purchase is: Select One

Buydown
(Interest Rate of last year of Buydown must equal Note Rate)
Third Party Contributor: Select One
Start Rate Percent (Year 1):
Interest Rate Year 2:
Interest Rate Year 3:
Insert More Buydown Years
Duration Months: 0
Buydown Permanent Indicator (check if applies): ☐

Requirements Checks
(enter any that apply)
Are all RHS thermal and site standards in compliance? Select One
For existing dwellings, are current requirements of HUD Handbook 4150.2 and 4905.1 Standards met? Select One
Borrower: Doe, John
CAVRS Checked CAVRS Number: ☐

Borrower
(check all that apply)
Do you have a relationship with Any Rural Development employee? No Yes
Are you a veteran? No Yes
Are you disabled? No Yes
Are you debarred from doing business with the federal government? No Yes

PREVIOUS NEXT SAVE CLOSE CANCEL

Additional Data

Buydown Terms

Requirements Check

Borrower



Smart Tip: If the site value exceeds 30% of the Property Appraised Value, the lender may be required to present information supporting the site value and confirmation that the site cannot be subdivided.

Additional Data

Additional Data

Sales Price

\$0.00

Property Appraised Value ^(P)

\$0.00

In order to submit a loan for underwriting, an appraised value is required. If an appraisal is not yet available, input an estimated appraised value. Once an appraisal of the subject property is received, you must update the appraised value in GUS to reflect the appraised value on the appraisal. If the loan is for a refinance loan and is not subject to a new appraisal, enter the original loan amount.

Estimated Site Value ^(P)

\$0.00

Dwelling Type ^(P)

Select One

Mortgage Credit Certification (MCC)

\$0.00

Project Type

Select One

Structure Type ^(P)

Select One

Purchase is ^(P)

Select One

1 Enter the appropriate Additional Data.

Buydown

Buydown

(Interest Rate of last year of Buydown must equal Note Rate)

Third Party Contributor

Select One

Start Rate Percent (Year 1)

Interest Rate Year 2

Interest Rate Year 3

Insert More Buydown Years

Duration Months

0

Buydown Permanent Indicator (check if applies)

☐

2 Enter any Buydown Terms data.



Smart Tip: Acceptable buydown rates and terms are defined by policy outlined in Rural Development Instruction 1980-D, Section 1980.392(b) and applicable Administrative Notices.

Requirements Check

Requirements Checks
(enter any that apply)

Are all RHS thermal and site standards in compliance? ^(P)

Select One

For existing dwellings, are current requirements of HUD Handbook 4150.2 and 4905.1 Standards met? ^(P)

Select One

Borrower

Doe, John

CAIVRS Checked ^(P)

☐

CAIVRS Number ^(P)

3 Check the applicable Requirements. Enter and Check the CAIVRS Number. See steps below to obtain a CAIVRS Number.



Smart Tip: If RD has issued a State waiver for thermal requirements then the answer to the question “Are all RHS thermal and site standards in compliance?” may be “Yes” depending on waiver granted.

Follow the CAIVRS Instructions for HUD’s Credit Alert Interactive Voice Response System applicable to the USDA Guaranteed Rural Housing Program

Step	Action	Press
1.	Dial	(301) 344-4000
2.	Listen, then enter Lender Tax ID number	(9 digit number)# - remember to press # at the end
3.	Listen to the message, then press	5#
4.	Listen, then choose SSN option	7
5.	Enter SSN of applicant	(9 digit number)
6.	Enter Y if OK or N if need to re-enter	Y or N
7.	Write Confirmation number on application. For transfer to item #13 of Form 1980-12, Request for Guarantee.	A_____

If you do not have access to CAIVRS, please contact your local Rural Development office for assistance.

Borrower

Borrower
(check all that apply)

Doe, John

Do you have a relationship with Any Rural Development employee? ^(P)

☐ No ☐ Yes

Are you a veteran? ^(P)

☐ No ☐ Yes

Are you disabled? ^(P)

☐ No ☐ Yes

Are you debarred from doing business with the federal government? ^(P)

☐ No ☐ Yes


4 Check the applicable Borrower conditions.

Immigration



If you indicated that the applicant is not a U.S. citizen or the borrower is a “Permanent Resident Alien”, you must complete the Immigration / Naturalization Check.

Immigration / Naturalization Check
(The applicant indicated they are not a U.S. citizen. Immigration/Naturalization information must be provided.)

Click the **Insert Immigration Info** button.

**GUS**
Guaranteed Underwriting System

Borrower Name	Lender Loan Number	Agency ID Number
Doe, John	--	123456789



Eligibility

Loan Terms

Borrower

Employment

Income and Expenses

Assets and Liabilities

Transaction Details

Additional Data

Credit

Submit Application

View Findings

Request Forms

Loan List

GUS User Guide

Immigration Forms

An alien (i.e. an individual who is a citizen of a country other than the United States of America) must show that they are qualified for Federal assistance if they are to obtain a loan guaranteed by the Agency. Below is a list of the only documents that may serve as evidence that the alien is qualified for federal assistance. Please select which document the inquiring alien has in their possession. If the alien does not possess one or more of these documents, it is very unlikely that the alien is qualified for Federal assistance.

Borrower: Doe, John
(check all that apply)

<input type="checkbox"/>	INS Form I-551	Alien Registration Receipt Card or "Green Card" (for permanent resident aliens)
<input type="checkbox"/>	INS Form 1-688B	Employment Authorization Card, with the annotation 274a.12(c)(11)
<input type="checkbox"/>	INS Form 1-688B	Employment Authorization Card, with the annotation 274a.12(a)(1)
<input type="checkbox"/>	INS Form 1-688B	Employment Authorization Card, with the annotation 274a.12(a)(3)
<input type="checkbox"/>	INS Form 1-688B	Employment Authorization Card, with the annotation 274a.12(a)(4)
<input type="checkbox"/>	INS Form 1-688B	Employment Authorization Card, with the annotation 274a.12(a)(5)
<input type="checkbox"/>	INS Form 1-688B	Employment Authorization Card, with the annotation 274a.12(a)(10)
<input type="checkbox"/>	INS Form I-766	Employment Authorization Document, with the annotation A3
<input type="checkbox"/>	INS Form I-766	Employment Authorization Document, with the annotation A5
<input type="checkbox"/>	INS Form I-766	Employment Authorization Document, with the annotation A10
<input type="checkbox"/>	INS Form I-571	(Refugee Travel Document)
<input type="checkbox"/>	INS Form 1-94	Arrival-Departure Record, with the annotation "Admitted as Refugee Pursuant to Section 207"
<input type="checkbox"/>	INS Form 1-94	Arrival-Departure Record, with the annotation "Section 208"
<input type="checkbox"/>	INS Form 1-94	Arrival-Departure Record, with the annotation "Asylum"
<input type="checkbox"/>	INS Form 1-94	Arrival-Departure Record, with the annotation "Section 243(h)"
<input type="checkbox"/>	INS Form 1-94	Arrival-Departure Record, with the annotation "Deportation stayed by Attorney General"
<input type="checkbox"/>	INS Form 1-94	Arrival-Departure Record, with the annotation "Paroled Pursuant to Section 212(d)(5) of the INA"
<input type="checkbox"/>	INS Form 1-94	Arrival-Departure Record, with the annotation "Admitted under Section 203(a)(7) of the INA"
<input type="checkbox"/>	Form 1-94	Arrival-Departure Record, not annotated, but accompanied by a final court decision granting asylum
<input type="checkbox"/>	Form 1-94	Arrival-Departure Record, not annotated, but accompanied by a letter from an INS asylum officer granting asylum
<input type="checkbox"/>	Form 1-94	Arrival-Departure Record, not annotated, but accompanied by a letter from an INS district director granting asylum
<input type="checkbox"/>	Form 1-94	Arrival-Departure Record, not annotated, but accompanied by a court decision granting withholding of deportation
<input type="checkbox"/>	Form 1-94	Arrival-Departure Record, not annotated, but accompanied by a letter from an asylum officer granting withholding of deportation
<input type="checkbox"/>	Receipt	A receipt issued by the INS indicating that an application for issuance of a replacement document in one of the above-listed categories has been made and the applicant's entitlement to the document has been verified, or other acceptable evidence as published in the Federal Register.
<input type="checkbox"/>	None	None of the above documents

Indicate which document the inquiring alien has as proof that he/she is qualified for Federal assistance and then click the **SAVE** button.

Credit

See Appendix: Section IV for List of GUS Credit Providers that may currently be selected in GUS. To order credit, enter the account number and password for the account you hold with that provider. Data fields for those elements are shown in GUS only as applicable to the respective selected credit agency. The lender will be responsible for all charges incurred by the lender from the credit-reporting agencies. All credit pulled or re-issued by the credit-reporting agencies is subject to charges based on the lender's and credit-reporting agency's agreement.

To order a credit report, select “new” for each initial report ordered. If requesting a joint report – there is a maximum of two borrowers per request. Check “joint” for two borrowers. If you are using a previously pulled credit report, enter the reference number for the appropriate applicant. If the previous credit report was a joint report, check the box under “Joint” for both individuals and enter the reference number for both individuals.

Once the user orders credit, a message will appear while the report is retrieved indicating the order is in process. Once the credit request is complete, a GUS underwriting and analysis report will appear with a link to view the report. To view the report, click on the link. Once the report is received the credit status label indicates “complete.”

Note that credit reports returned are viewable in the View Findings page will be in different formats depending on the respective credit provider.

New	Joint	Borrower	Reference Number	Credit Status
<input type="checkbox"/>	<input type="checkbox"/>	Doe, John		Unknown

1 Enter the appropriate Credit information.

See Appendix: Section IV for List of GUS Credit Providers.



Smart Tip: Credit agency required elements are case-sensitive.

Submit Application

On the Submit Application page you may:

- Check **Application Validation** to determine the completeness of a loan application before submitting it; or
- Select Preliminary Submission by checking **Underwriting Only** (without a credit report) or **Credit Report and Underwriting**; or
- Select **Final Submission** (provided users are assigned “final submission” roles).

Underwriting submissions will automatically re-check property and income eligibility. Once you perform a final submission to Rural Development, you will be locked out of the application and will be prohibited from making changes. If you obtain additional information (change in income, change in interest rate, change in debts, or change in loan request, etc.) you may request Rural Development to release the application back to you to make the changes to the application. You will have to perform another Final Submission back to Rural Development once the changes are made.

Submit Application

☐ Credit Report and Underwriting

Service Provider * Informative Research (002)

Account Number *

Password *

Do you want to auto populate the liabilities from the new credit report? ☐

Select the borrowers for whom you want to order new credit reports and enter Reference Number for credit reports you want reissued.
Only one joint credit report may be ordered at a time.
If two joint credit reports are required, please order with two separate requests indicating related borrower / co-borrowers with checkboxes in Joint column.

New Joint Borrower	Reference Number	Credit Status
<input type="checkbox"/> Doe, John		Unknown

☒ Application Validation

☐ Underwriting Only

☐ Final Submission - requires credit report having been issued previously. Must have reserved funds prior to final submission.

Contact Information

Lender Contact Name * Jane Doe

Lender Contact Phone Number * (123)456-7899 ext.

Lender Contact Fax Number * (123)456-7898

Lender Contact E-mail Address * Jane@Doe.com

(Contact information will be displayed on 1980-21 and on the USDA Admin page)

PREVIOUS NEXT SUBMIT CLOSE CANCEL

1 Check the type of submission you would like to perform.

2 Enter in the appropriate Contact Information and click **SUBMIT**.



Smart Tip: The user does not have to choose “Application Validation” nor “Underwriting Only” prior to a Final Submission request.

View Findings

The application findings report is returned after submission. The report summarizes the loan application and provides feedback (Underwriting Findings Report), analyzes the loan application (Underwriting Analysis Report), and links a Credit Report for the borrower if there is one available. Below is the template where the reports would be displayed.

GUS
Guaranteed Underwriting System

Borrower Name: Doe, John | Lender Loan Number: -- | Agency ID Number: 123456789

[Underwriting Findings](#) | [Underwriting Analysis](#) | [Credit Report](#)

GUS UNDERWRITING FINDINGS REPORT

There is no underwriting findings report associated with this loan. Please order new Findings Report from Submit Application page.

GUS UNDERWRITING ANALYSIS REPORT

There is no underwriting analysis report associated with this loan. Please order new Findings Report from Submit Application page.

Credit Report

Doe, John

Credit Report Status: Unknown
There are no credit reports associated with the borrower. Please order from Credit or Submit Application page.

[PREVIOUS](#) [NEXT](#) [PRINT](#) [CLOSE](#)



Smart Tip: When the report is submitted, **PREVIOUS** takes the user to the “Submit Application” page and **NEXT** takes the user to the “Request Forms”.

GUS Underwriting Findings Report

Borrower Name Builder, Suzi	Lender Loan Number 98989797	Agency ID Number 50060666	USDA Rural Development
Underwriting Findings Underwriting Analysis Credit Report			
GUS UNDERWRITING FINDINGS REPORT			
UNDERWRITING SUMMARY			
Underwriting Recommendation: REFER			
Property Eligibility	Eligible	Primary Borrower	Builder, Suzi
Income Eligibility	Eligible		
Loan Eligibility	ELIGIBLE	Submission Type	Preliminary
Borrower Eligibility for:		Submission Date	07/14/2006
Builder, Suzi	ELIGIBLE	Submitted By	Hohn, Billie
Loan Risk Evaluation	REFER	Loan Status	Pending
Borrower Risk Evaluation for:			
Builder, Suzi	ACCEPT		
Lender Name: MONTANA MORTGAGE CO Lender Tax ID: 610470279 USDA Assigned Branch Number: 002 Lender Loan Number: 98989797 Agency ID Number: 50000666			
MORTGAGE INFORMATION			
LTV	97.8723 %	Note Rate	5.75 %
PITI Ratio	23.5630 %	Monthly PITI	\$706.89
		Other Monthly Debt	\$137.50
		Total Monthly Debt	\$844.39
TD Ratio	28.1463 %	Amortization Type	Fixed
Loan Amount	\$92,000.00	Loan Purpose	Purchase
Sales Price	\$92,000.00	Refinance Purpose	N/A
Appraised Value	\$94,000.00	Payment Shock	22.9374%
Monthly MCC	\$0.00	Cash Reserves	\$260.00
2-1 Buy Down	No	Months of Cash Reserves	0

1 Underwriting

Summary: This section displays the overall underwriting recommendation. It also displays the underwriting recommendations for each area of the decision process that is considered (property and income eligibility and loan and borrower risk) that combined, make up the overall recommendation.

2 Mortgage

Information: This section displays the ratios and monthly debt, cash reserves and other basic loan information.

Borrower Name Builder, Suzi	Lender Loan Number 98989797	Agency ID Number 500606666	USDA Rural Development
--------------------------------	--------------------------------	-------------------------------	---------------------------

Underwriting Findings | Underwriting Analysis | Credit Report

PROPERTY INFORMATION

Property Address
00 Jimmy Green Road, East Helena, MT 59635

3

Subject property is located in an eligible area.

PROPERTY ELIGIBILITY FINDINGS

#1 There were no property eligibility findings issued.

INCOME ELIGIBILITY

County	Broadwater	4
Metropolitan Area (MSA)	Broadwater County	
Number of People in the Household	1	
Is Loan Applicant or Co-applicant Age 62 or Older?	No	
Annual Medical Expenses	\$0.00	
Medical Care Deductions	\$0.00	
Number of Residents Under 18 Years Old, Disabled, or Full Time Students	0	
Annual Child Care Expenses	\$0.00	
Annual Allowable Child Deduction	\$0.00	
Are there any Disabled Persons Living in the Household?	No	
Annual Disability Expenses	\$0.00	
Total Household Income	\$36,000.00	
Allowable Adjustments	\$0.00	
Adjusted Household Income (Round to nearest \$10)	\$36,000.00	
Maximum Allowable Adjusted Household Income	\$48,000.00	

Applicant is eligible based on income criteria.

INCOME ELIGIBILITY FINDINGS

#1 There were no household income eligibility findings issued.

LOAN/APPLICANT ELIGIBILITY

Loan Eligibility Finding(s)
ELIGIBLE

#1 There were no loan eligibility findings issued.

5

Eligibility Finding(s) For Builder, Suzi
ELIGIBLE

#1 There is no eligibility finding for Builder, Suzi

LOAN/APPLICANT RISK

Loan Risk Finding(s)
#1 314 A - Loan must be fully underwritten for credit and capacity according to RD guidelines.

6


Risk Finding(s) For Builder, Suzi
#1 There is no risk finding for Builder, Suzi

3 Property Information and Eligibility: This section displays the subject property address and any property eligibility findings issued.

4 Income Eligibility: This section displays any findings associated with the income eligibility of the applicant(s).

5 Loan Applicant Eligibility: This section displays any findings associated with the eligibility of the loan or applicant(s).

6 Loan/Applicant Risk: This section displays any findings associated with the risks of the loan or the applicant. Loan risks may require the loan to be manually underwritten while applicant risks may relate to U.S. citizenship.

Borrower Name Builder, Suzi	Lender Loan Number 98989797	Agency ID Number 500806666	
Underwriting Findings Underwriting Analysis Credit Report			
LENDER'S REQUIRED CONDITIONS			
Prior To Final Submission #1 624 - Lender must obtain documentation to support income for eligibility and repayment purposes. All sources of income must be validated by the underwriter. Refer to 1980.353 (x) and applicable Administrative Notices for further guidance. Make certain that the eligibility income for the household is updated in the Eligibility section of GUS to reflect verified family household income. Eligibility in be different than repayment income entered in the application.			7
Prior To Conditional Commitment #1 622 - If the lender is aware of any debts, late payments or derogatory information that has not been made available to the Guaranteed Underswift System, a risk analysis decision of Accept must be manually downgraded to Refer. #2 2003 - Lender must conduct a full manual underswift of the loan. Loan appears to have layered risks. All layered risks must be documented and fully evaluated during manual underswift. #3 608 - Certify that no adverse claims against the borrower or property exist and that no lawsuits are pending or anticipated that would affect the borrower or the subject property (RD Instruction 1980 -D, Section 1980.331 (g)). #4 638 - Provide documentation of rental income (copy of current lease or of IRS Form 1040, Schedule E). #5 645 - Obtain and review rent payment history for past 12 months; Certify that there have been less than 2 late payments unless the borrower provides documentation that the cause of the problem was of a temporary nature, beyond the borrower's control, and has been removed, or was a result of a documented justifiable dispute. (RD Instruction 1980 -D, Section 1980.345 (g)). #6 605 - Obtain an appraisal of subject property. Appraisal must be greater than or equal to the proposed loan amount less any guarantee fee being financed and must be completed within 6 months of the date the request for a conditional commitment is submitted to Rural Development. #7 604 - Certify that no adverse claims or liens against the property exist and certify that no lawsuit or lien is pending or anticipated that would adversely affect the property. #9 601 - Obtain FEMA 81-03, Standard Flood Hazard Determination. If dwelling is in a 100-yr. floodplain, certify: (a) there are no practical alternatives; (b) community has an approved floodplain area management plan; (c) dwelling location/bldg. plans comply with the approved floodplain management plan; (d) environmental impacts and alternatives were considered per RD Instruction 1940 -D; (e) 1 st floor elev. above 100 -yr floodplain elevation. Life of loan Flood Insurance must be in effect at loan closing. Prior To Closing #1 614 - Verify borrower has sufficient funds available to complete closing transaction. #2 607 - Certify that the loan's interest rate does not exceed the maximum limits as defined in RD Instruction 1980 -D, Section 1980.320. #3 602 - Certify loan is in a first lien position unless the loan is for a subsequent loan to an existing borrower or there is a transfer and assumption of an existing loan. #4 606 - Certify water and wastewater disposal systems if applicable, have been approved by a State or local agency. #5 500 - Certify that inspection requirements of 1980.341 (b)(1) are met. Prior To Guarantee #1 610 - Certify that all the requirements of RD Instruction 1980 -D have been met and that all the requirements listed on the Conditional Commitment (Form RD 1980 -18 and the Attachment to Form 1980 -18) have been satisfied.			
RURAL DEVELOPMENT'S REQUIRED CONDITIONS			
Prior To Final Submission #1 There are no USDA required conditions prior to final submission.			8
Prior To Conditional Commitment #1 625 - Agency must complete review of the appraisal of the subject property and ensure compliance to Agency guidelines. #2 626 - Agency must review property eligibility and verify property is located in an eligible rural area. #3 627 - Ensure Lender provided either a Faxed, Imaged, copy, or Original RD Form 1980 -21 with all Borrowers signatures. #4 620 - Agency must complete Environmental review in accordance with RD Instruction 1940 -D.			
Prior To Closing #1 There are no USDA required conditions prior to closing.			
Prior To Guarantee #1 628 - Ensure that lender has provided an original RD Form 1980 -21 with original borrower signatures, signed by all borrowers.			

7 Lender's Required Conditions: This section displays a variety of conditional messages that the lender must address. The GUS recommendation is based upon the lender adequately addressing each condition. Conditions are categorized based on when they are required to be completed (Prior to Final Submission, Prior to Conditional Commitment, Prior to Loan Closing, and Prior to Issuance of the Guarantee).

8 Rural Development's Required Conditions: These conditions are displayed for the lender so that they are aware of items the Agency must address prior to Final Submission, Prior to Conditional Commitment, Prior to Loan Closing, and Prior to Issuance of the Guarantee.

GUS Underwriting Analysis Report

Borrower Name Builder, Suzi	Lender Loan Number 98989797	Agency ID Number 50060666	USDA Rural Development
Underwriting Findings Underwriting Analysis Credit Report			
GUS UNDERWRITING ANALYSIS REPORT			
PROPERTY INFORMATION			
Property Address 86 Jimmy Green Road , East Helena , MT 59035	Estate held In RHS Thermal Indicator Yes	Fee Simple Yes	1
Property Appraised Value \$94,000.00	HUD Compliance Indicator Yes	Detached Housing	
Sales Price \$92,000.00	Property Type		
Purchase Is Existing			
Site Value \$25,000.00			
Type of Construction On Site			
REPAYMENT INCOME			
Builder, Suzi			
Base Income \$3,000.00			2
Overtime \$0.00			
Bonuses \$0.00			
Commission \$0.00			
Dividend/Interest \$0.00			
Other Income \$0.00			
Net Rental Income \$0.00			
Total Repayment Income	\$3,000.00		
EXPENSES			
Housing Expenses			
	Current	Proposed	3
Rent	\$575.00		
First Mortgage (P & I)	\$0.00	\$536.89	
Other Financing (P & I)	\$0.00	\$0.00	
Hazard Insurance	\$0.00	\$50.00	
Real Estate Taxes	\$0.00	\$120.00	
Homeowner Association Dues	\$0.00	\$0.00	
Other	\$0.00	\$0.00	
Less Monthly Mortgage Credit Cert.		(\$0.00)	
Total Housing Expenses	\$575.00	\$706.89	
Other Expenses			
Additional Expenses		\$0.00	
Alterations, Improvements, Repairs (included in loan amount)		\$0.00	
Liabilities		\$450.00	
Liability Payments		\$50.00	

FUNDS			
Funds Required	\$5,340.00	Debts to Be Paid by Close	\$0.00
Subordinate Financing	\$0.00	Net Cash to Borrower	\$0.00
Available	\$5,600.00	Cash Reserves	\$260.00
Cash Back	\$0.00	Months of Cash Reserves	0
4			
Credit Report			
Builder, Suzi			
Credit Report Status Complete			5
Provider Name/Number of Request Informative Research / 002			
Credit Report Type Individual / Reissued			
Reference Number 600446			
Date Issued 05/01/2006			
Date Last Updated 05/01/2006			
To View/Print credit report click here: Credit Report			
The following credit score, as obtained by the credit agency selected by the user, was used as the indicator score:			
Borrower Builder, Suzi	Credit Score 625	Credit Repository EXPERIAN	
PREVIOUS NEXT PRINT CLOSE			

1 Property Information: This section displays the basic property information

2 Repayment Income: This section summarizes the repayment income.

3 Expenses: This section summarizes the current and proposed housing expenses.

4 Funds: This section identifies a summary of the funds required to close the loan, debts to be paid by closing, subordinate financing, cash available to the borrower, cash reserves after closing, and cash required from the borrower or to be paid to the borrower at closing.

5 Credit Report: This section identifies the status of the credit report, the name of the credit provider, and additional information about the credit report. The credit score used by GUS to perform the automated underwriting is also displayed for each borrower. The credit report can be viewed in full by selecting the Credit report.

Request Forms

You may request forms 1003 (Uniform Residential Loan Application) and 1980-21 (Request for Single Family Housing Loan Guarantee). If Form 1003 is selected, you will have the choice to view information about one or two borrowers on the application. This is not an option for Form 1980-21. Form 1980-21 must be selected individually for each borrower.

The screenshot shows the GUS Lender User Guide interface. At the top, there's a header with the GUS logo and navigation links. Below the header, there's a sidebar with a list of navigation links: Eligibility, Loan Terms, Borrower, Employment, Income and Expenses, Assets and Liabilities, Transaction Details, Additional Data, Credit, Submit Application, View Findings, Request Forms, Loan List, and GUS User Guide. The main content area is titled 'Forms' and contains the following text: (Select form to view/print)
 ☐ 1003 Uniform Residential Loan Application
 ☐ 1980-21 Request for Single Family Housing Loan Guarantee
 (When form 1003 is selected you may check 1 or 2 borrowers at a time to view/print.)
 (When form 1980-21 is selected you must check only 1 borrower at a time to view/print.)
 Borrower
 ☐ Doe, John
 Display Form
 Request Forms are prepared in Adobe® Acrobat® Portable Document Format (PDF) and require the free Adobe Acrobat Reader software to view. The downloadable Acrobat Reader software is available at NO CHARGE from the [Adobe Systems, Inc.](#) site.
 At the bottom of the main content area, there are two buttons: PREVIOUS and CLOSE.

1 Check the box for the corresponding Form and Borrower being requested and then click **Display Form**.



Smart Tip: Form 1980-21 must be selected and printed separately for each borrower.



▲ User Guide ▼

Section 4 ►

Reviewing and Modifying Existing Loan Applications

Introduction

GUS makes it easy to find, access, and modify previously saved loan applications. This section describes how to perform these tasks quickly and easily. Only those loan applications associated with your lending institution will be visible. Users from other lending institutions will not be able to view or update your loan applications.

Loan List

Reviewing a Loan Application

The Loan List function of GUS enables you to search, view, and access all saved loan applications. Property and borrower eligibility is displayed on the screen, as is the GUS underwriting recommendation. These instructions will help you access and navigate the Loan List page to find a loan application or group of applications.

The Loan List page can be accessed from two different locations:

1. Log into GUS, (described in Section 2, “Getting Started”) and click **Existing Application** on the GUS Home Page, *or*
2. Click **Loan List** on the left navigation bar of any open loan application (shown below).

The screenshot displays the GUS Lender User Guide interface. On the left, a vertical navigation bar contains several links: Eligibility, Loan Terms, Borrower, Employment, Income and Expenses, Assets and Liabilities, Transaction Details, Additional Data, Credit, Submit Application, View Findings, Request Forms, **Loan List** (highlighted with a blue box and an arrow), and GUS User Guide. The main content area shows the 'Type of Mortgage and Terms of Loan' section, which includes fields for Mortgage Applied for (RHS), Loan Amount (\$75,000.00), Interest Rate (%) (6.28), No. of Months (360), and Amortization Type (Fixed). Below this is the 'Lender Information' section, which includes fields for Lender Loan Number (123456), USDA Assigned Branch Nbr (001), and Lender Name (NATIONAL CITY MORTGAGE). At the bottom of the main content area, there are five buttons: PREVIOUS, NEXT, SAVE, CLOSE, and CANCEL. The USDA Rural Development logo is visible in the top right corner of the interface.

Click the **Loan List** link in the left navigation bar.

Loan List Page

Information about the status of all saved loan applications will be displayed on the screen, as shown below.

The screenshot shows the GUS Loan List page. On the left is a navigation bar with links: Home, New Application, Logout, and GUS User Guide. The main area has a 'Loan Search' section with a 'Lender / Broker' dropdown set to 'NATIONAL CITY MORTGAGE'. Below this are fields for 'Beginning Date' (04/20/2006), 'Search Fields' (All), and 'Keyword'. There are radio buttons for submission status: All Submissions (selected), Preliminary Submissions, Final Submissions, and Not Submitted. A 'REFRESH DATA' button is next to the submission status options. A 'FIND LOAN' button is next to the keyword field. Below the search fields, it says 'Search Results and Criteria: You have 7 Loans Displayed. Last Modified Date Range 04/27/2006 - 04/27/2006'. A table shows loan results with columns: Borrower / Lender Loan Number / USDA Assigned Branch Nbr, Last Modified, Credit Status / Underwriting Status, and a detailed status field. Two rows are visible, both for 'Doe, John' with loan number '001'. The first row shows 'Unknown' status and 'Property=Unknown, Income=Unable to determine'. The second row shows 'Unknown' status and 'Submission=Unknown, Underwriting=Not Submitted, Property=Unknown, Income=Unable to determine'. Callouts point to the 'Refresh Data' button and the 'Find Loan' button.

To display loans by submission, select the **Submission** type.

Click **Refresh Data**.

To **Search** for specific loans, select:

- **Beginning Date**
- **Search Field**
- **Keyword:** enter the borrower's last name or SSN into the date field.

Click **Find Loan**.



Smart Tip: You may search for loan applications using any combination of date, name or partial name, SSN, and Keywords.

You may notice that several fields are highlighted for each loan on your screen:

<i>If you want to...</i>	<i>Then select...</i>
Modify a loan application	Borrower
View loan application findings	Underwriting Status or Underwriting Recommendation



Smart Tip: Once a selected loan is displayed, you can return to the Loan List page by clicking "Loan List" on the left side navigation bar

Modifying an Existing Loan Application

The table below illustrates how your loan applications can be modified during different stages of the application process. Section 3, "Creating a New Loan Application: A Step-By-Step Guide," will guide you through entering information in various data fields throughout the loan application process.

Submission Status	Modifications Allowed	Restrictions
None	All data fields and open ended descriptors	None
Preliminary	All data fields and open-ended descriptors; however, note restrictions	Altering the property and borrower's income information may change eligibility and therefore require repeating the preliminary submission.
Final	None	Entire loan application will be restricted for update and can only be viewed, unless released back to you by USDA.

If changes are made to any part of the borrower's name, or Social Security Number, you will be required to obtain a new credit report.



▲ User Guide ▼

Section 5 ► Help

Introduction

This section of the GUS Guide is intended to provide you with supplemental system help including information on system messages, frequently asked questions, and a contact list for further assistance.

System Message Table

GUS provides a number of system messages to alert you to the condition of the application data on that particular page or to alert you to problems with saving or processing your data. System messages fall into one of the four categories defined below.

Category	Information	Processing	Warning	Error
Where it's found on the page	Top of the primary frame	Top of the primary frame	Top of the primary frame AND Under each relevant field	Top of the primary frame AND Under each relevant field
What the Message is telling you	General information or task confirmation	System is processing a task and the response has not been received yet	Loan application is incomplete but may be saved normally and completed later	Problems exist with the data that prevent the system from saving
Identifier	Black text on gray background	Red text on white background	Black text on light blue background	Red text on yellow background
Example	"Data successfully saved"	"Requesting credit report..."	"6 Warnings exist. Data was saved"	"3 Errors found. Data cannot be saved"

Frequently Asked Questions (FAQ)

See the Frequently Asked Questions document available on USDA LINC

Contact List

Following are some sources for answers to your technical and access questions:

Question About	Your Best Source for Answers
Underwriting and guarantee process questions such as: Loan Guarantee <ul style="list-style-type: none">• Eligibility• Reservation of Funds• Conditional Commitment• Final Commitment	Your local USDA Loan Guarantee program office. A list of offices can be found at: http://www.rurdev.usda.gov/recd_map.html
Technical Issues <ul style="list-style-type: none">• Gaining GUS Access• Removing GUS Access• Security Help• Change Personal or Corporate Contact Information	Send your email to: guaranteed.loan@stl.rural.usda.gov or call toll free: 1-877-636-3789
Previously Established User ID and Password Issues <ul style="list-style-type: none">• Forgotten ID or Password• Change Password• Change Personal or Corporate Information (excluding contact information)	All Security ID's and Passwords are handled by e-Authentication. Go to: http://www.eauth.egov.usda.gov Click HELP or contact the help desk directly via email at: eAuthHelpDesk@usda.gov
Program & Policy Questions	Always refer to Rural Development Instructions 1980-D and administrative notices for program policy issues. Guidance can found at http://www.rurdev.usda.gov/regs/



▲User Guide▲

Appendices



▲User Guide▲

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▲User Guide▲

Appendix I: User Agreement

USER AGREEMENT

This agreement is made on the date set forth in the box below by and between the U.S. Department of Agriculture (USDA), Rural Development, and the Approved Lender, Broker or Correspondent (as defined in the Glossary set forth in Exhibit A below) named in the box below and hereinafter referred to as "User".

User represents and warrants to Rural Development that User has read all of the terms of the agreement, set forth below in Sections 1 through 11, understands such terms, and agrees to be bound by all of such terms, and has executed this Agreement in the box below in witness of such representation, warranty and agreement. **User further acknowledges that Rural Development has no obligation to perform hereunder until Rural Development provides notice of approval to User in writing pursuant to paragraph 1.1(d) herein.**

[User must complete all blank spaces below and must sign below for this Agreement to be effective.]

Tax ID _____
Complete legal name of User _____
Street address of User _____
(Street, City, State, Zip Code) _____

Type of User: Approved Lender ☐ Broker/Correspondent ☐ (check one)

If Broker/Correspondent, provide Associated Approved Lender's acceptance:

Name _____
Address _____

Approved Lender's Signature _____ Tax ID: _____
Approved Lender's Name _____
Approved Lender's Title _____

Name of person executing Agreement for User _____
Title of person executing Agreement for User _____
Date of Execution _____

Lender Security Administrator (SA) Information (as defined in the Glossary set forth in Exhibit A below)

Name of SA #1 _____	Name of SA #2 _____
E-mail of SA #1 _____	E-mail of SA #2 _____
Phone Number SA #1 _____	Phone Number of SA #2 _____
Fax Number of SA #1 _____	Fax Number of SA #2 _____
eAuth ID of SA #1 _____	eAuth ID of SA #2 _____

Security Administrator(s) valid for: ☐ Only the location listed in the address above ☐ All locations of the organization
(check only one)

"USER"

By _____
Signature
Title _____

"Rural Development"

By Signature Authority of David J. Villano,
Deputy Administrator,
Single Family Housing

**Mailing Address
for User Agreement
to Rural Development:**

Priority/Overnight

USDA, Rural Development
Chief, Guaranteed Loan Branch
ATTN: Penny Nowak; Telephone: (314) 457-4209
4300 Goodfellow Rd., Bldg. 104, South End
2nd Floor, Post 27 D
St. Louis, MO 63120

Standard Mail

USDA, Rural Development
Chief, Guaranteed Loan Branch
ATTN: FC-350
P.O. Box 200011
St. Louis, MO 63120-0011

1. Access to System by User.

1.1 Use of System.

(a) Subject to the terms and conditions of this Agreement, Rural Development grants to User a non-exclusive right to use the System, including any updates and enhancements to the System, the output of the System and the User Instructions and other documentation for the System that may be provided to User by Rural Development. The term "System" and any other capitalized term not defined in the text of this Agreement will have the meaning set forth in the Glossary attached to this Agreement as Exhibit A. User will cause data to be entered into the System only with respect to potential mortgage loans for which an application or an inquiry has been made to User by a potential borrower. User's use of the System is subject to the provisions of the User Instructions and such other instructions as may be communicated by Rural Development from time-to-time in writing, including, without limitation, restrictions on the types of Loan Applications which may be entered into the System and limitations on the marketing of the System or use of the System to prescreen potential borrowers. Except to the extent otherwise provided in this Agreement or consented to by Rural Development in writing, User will not permit any third parties to use the System, either directly or indirectly through User.

(b) User access to the System is dependent upon the eAuthentication system that will require the User Security Administrator and specific employees or agents of the User to specify a user identification number and password as part of the sign-on procedure. User agrees to immediately notify Rural Development (i) if user terminates the employment or agency of one of its authorized users, or (ii) in the event of any loss, theft or unauthorized disclosure or use of any user identification number or password. Individual user identification numbers and passwords may not be transferred between employees and agents, and User shall ensure that such transfers do not occur.

(c) Where User data or other materials reside on the System, Rural Development will use reasonable care to avoid loss, alteration or improper access to User data and other materials. User shall be responsible for implementing appropriate procedures to protect data and other materials and shall be responsible for security breaches caused by its employees, agents or contractors, including without limitation, any access or entry into the System or any third party system not covered by this Agreement. User shall use reasonable care to prevent unauthorized third parties from gaining access to the System or password protected portions of Rural Development's Internet sites through User's systems.

(d) User's right to use the System and Rural Development's obligation to perform hereunder shall not accrue until the User has been notified, in writing, that it has been approved by Rural Development for use of the System.

1.2 Responsibility for Interface.

User acknowledges that User is responsible for developing or obtaining and maintaining an interface (the "Interface") between the System and User's loan origination system. User recognizes that Rural Development has conducted limited tests on the Interface provided by a third party (the "Interface Provider") and has approved this Interface for use in connection with the System, subject to their compliance with the terms and conditions set forth in an agreement between Rural Development and the Interface Provider. User agrees that, notwithstanding any such testing and approval by Rural Development or any other actions by Rural Development related to the Interface or the Interface Provider, Rural Development shall have no responsibility for the Interface and will have no liability whatsoever arising out of or related to the Interface or the acts or omissions of any Interface Provider.

User recognizes that Rural Development's specifications for the Interface may change from time to time and User agrees that it will at all times use only the version of the Interface which complies with the most recent set of specifications provided by Rural Development to the Interface Provider. To assist User to comply with the provisions of the preceding sentence, Rural Development agrees to notify User, either directly or by notice to the Interface Provider used by User, of any such specification changes (it being understood that Rural Development will endeavor to provide at least sixty (60) days' notice of any major

specification changes and as much notice as is practicable under the circumstances of any minor changes and changes which Rural Development desires to have implemented on an emergency basis). User further recognizes and agrees that, under certain circumstances, Rural Development may terminate the authority of an Interface Provider to continue to provide the Interface, in which event such Interface Provider will be unable to continue to provide the most current version of the Interface, and User will be responsible for obtaining a current Interface from a new Interface Provider.

User recognizes that it is responsible for controlling access to the System through User's loan origination system and the Interface. User will permit Rural Development, from time to time and upon at least fifteen (15) days' notice to User, to audit or review User's controls and procedures related to access to the System. User agrees to provide Rural Development with a list of the names of its authorized users of the system with their identification numbers.

2. System Ownership.

2.1 Rural Development's Representation.

Rural Development represents that Rural Development has the right to grant to User the rights granted by this Agreement.

2.2 Ownership.

User acknowledges that it has no ownership or other interest in the System, except to the extent of the rights expressly granted herein. All applicable rights to copyrights, trade secrets, patents, trademarks and other rights in and to the System and any modifications or enhancements made to the System will belong to and remain with Rural Development.

3. Warranties; Limitation of Liability.

3.1 No Warranty.

It is Rural Development's desire to operate a System, which satisfies the performance objectives established by Rural Development, as previously communicated by Rural Development to User. However, Rural Development makes no representation or warranty with respect to the System (except to the extent expressly provided otherwise in Sections 2.1 and 5.1 of this Agreement). In addition, Rural Development makes no representation or warranty with respect to any of the data obtained, provided or transmitted by or through the System, including without limitation, any credit reports described in Section 4(a) below. EXCEPT TO THE EXTENT EXPRESSLY PROVIDED OTHERWISE IN THIS AGREEMENT, THE SYSTEM AND ALL DATA ARE BEING PROVIDED TO USER "AS IS" AND ALL WARRANTIES ARE EXPRESSLY EXCLUDED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTY OF ACCURACY AND THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

3.2 Third Party Services.

Certain products and services belonging to or provided by entities other than Rural Development may from time-to-time be provided or made accessible to User through the System (collectively referred to as "Third Party Products"), such as mortgage insurance, collateral assessments, in file credit reports, merged credit reports, flood determination services and various types of borrower, property and mortgage-related data. User acknowledges that Rural Development neither endorses nor has any responsibility whatsoever for such Third Party Products or the entities providing such Third Party Products. Furthermore, Rural Development has no obligation at any time to continue to provide or make accessible through the System any particular Third Party Products. Without limiting the foregoing, User hereby waives, releases Rural Development from any and all claims against Rural Development arising out of or related to such Third Party Products.

3.3 No Liability.

Rural Development will have no liability under this Agreement or related in any respect to the System (including, without limitation, under any other agreement with User related to the System) for consequential, exemplary, indirect or incidental damages, even if it has been advised of the possibility of such damages.

4. Data.

(a) User agrees that the System may use the Subscriber Number(s) issued to User by various credit repositories to retrieve credit reports on the borrowers in connection with each Loan Application and that any credit reports retrieved by the System may result in a notation in the borrower's file that an inquiry or inquiries, as applicable, were made by User. User authorizes the System to obtain the aforesaid credit reports on behalf of User and to transmit the credit reports to User. User hereby agrees to provide Rural Development with all of such credit reports through the System.

(b) Rural Development may use, reproduce and retain (i) all data for auditing and other purposes that pertains to loans that Rural Development may guarantee, (ii) all data generated utilizing the System that pertains to the functionality or performance of the System, (iii) all data necessary or useful in assisting Rural Development in the diagnosis or correction of any irregularity, error, problem, or defect in the System, the measurement of software or service usage, the protection or security of the System or password protected areas of Rural Development's Internet sites, the performance of system or network maintenance, or evaluation of its software or services, or any improvement, upgrades or enhancements thereto, (iv) all data necessary or useful in performing its obligations under this Agreement, providing reports to User or responding to User requests, and (v) all data that User is required to report or make available to Rural Development pursuant to any other agreement(s) between User and Rural Development.

5. Legal Compliance.

5.1 Rural Development's Representations and Warranties.

(a) Rural Development represents and warrants that it will comply with all applicable laws and regulations in its operation of the System.

(b) The parties acknowledge that the System may require User to input certain information related to each applicant, such as the individual's race, which User is prohibited by law from using as a basis for granting or denying credit (collectively "limited use information"). The limited use information is being collected by Rural Development for regulatory compliance and similar purposes. Rural Development represents and warrants that (i) Rural Development did not use limited use information to design the System in a manner prohibited by the Equal Credit Opportunity Act (ECOA) or other applicable laws, and (ii) the System will not use limited use information to discriminate against any applicant (A) on the basis of race, color, religion, national origin, sex, age (provided the applicant has the capacity to contract) or marital status, (B) because all or part of the applicant's income derives from any public assistance program, or (C) because the applicant has in good faith exercised any right under ECOA.

5.2 User's Representations and Warranties.

(a) User represents and warrants that it is licensed to conduct business in all jurisdictions where it is necessary for User to be licensed to comply with its obligations under the terms of this Agreement. User further represents and warrants that it will comply with all applicable laws and regulations in its use of the System and any output of the System.

(b) User represents and warrants that it, or another party acting on behalf of User, will provide an adverse action notice to each applicant to whom it determines not to extend credit in accordance with the requirements of ECOA. User further represents and warrants that User will rely upon its own counsel to ensure compliance with ECOA and other applicable laws.

(c) User also represents and warrants that all information that it has provided to Rural Development in the course of registering as an User, and upon which Rural Development has relied in agreeing to permit User to access and use the System, is true and correct.

6. Reliance on the System; Nondisclosure of Output.

User represents and warrants that it will not rely exclusively on the System in determining whether or not to extend credit to any applicant. The output from this System is only a recommendation as to whether the proposed loan is eligible for a Rural Development guarantee. User further represents and warrants that it will not indicate to any Applicant or Borrower that User has used the System in determining whether or not to extend credit to the Applicant or Borrower.

7. Assignment.

User may not assign any of its rights or obligations under this Agreement in any manner whatsoever without Rural Development's prior written consent.

8. Term; Termination.

(a) This Agreement will commence on the date first set forth above. Each party reserves the right to terminate this Agreement at any time for any reason in its sole discretion upon two (2) days' notice to the other party. Notwithstanding the provisions of Section 11(b) below, at the terminating party's option, notice will be deemed sufficient if made by telephone and confirmed in writing within two (2) business days, in which case notice will be deemed to have been given at the time of the telephone call.

(b) In the event Rural Development terminates this Agreement without cause User will not be entitled to receive any compensation.

9. Access to System Output by Sellers and Mortgage Service Providers.

Rural Development hereby consents that User may permit any Mortgage Service Provider, approved by Rural Development to have access to System output. Any such access must be effectuated in accordance with the terms of the User Instructions.

10. Confidential Information.

(a) The parties agree that the following information, to the extent that it or any of it is disclosed to User by Rural Development, will be deemed confidential information for purposes of this Agreement, whether or not the information is specifically marked or otherwise designated as such: (i) any specifications or implementation plans for the System, (ii) all information concerning Rural Development's business strategies and plans, (iii) all information concerning the design of the System and any components thereof, (iv) all users' manuals and other System-related documentation, and (v) the terms of this Agreement.

(b) User agrees that it will not disclose any confidential information to any third party. Upon the termination of this Agreement, User will immediately return to Rural Development all copies of any confidential information previously delivered to User or otherwise in User's possession or control; provided that, at Rural Development's request, User will immediately destroy all such information and documentation and all copies received from Rural Development or otherwise in its possession or control and certify in writing that such actions have been taken. Notwithstanding the foregoing, User will have the right to retain a copy of any System Categorization and similar output in User's file with respect to the loan to which such output relates.

11. Miscellaneous.

(a) This Agreement is the complete and exclusive statement of the parties' agreement with respect to the terms of User's right to use the System, which supersedes and merges all prior proposals, understandings and all other agreements, oral or written, between the parties relating to such subject matter.

(b) Any notice required or permitted to be given by Rural Development under the terms of this Agreement, including, but not limited to, notice from Rural Development of User Instructions or of an amendment to the terms of the Agreement, may be given through the System or via electronic mail. All other notices required under this Agreement to be in writing must be printed in paper or "hard copy" form and will be deemed delivered (i) when delivered in person or by a reputable express mail carrier, or (ii) three (3) business days after deposited in the United States mail in each case addressed as set forth in the preamble of this Agreement. Notices to Rural Development must be sent to the attention of Chief, Guaranteed Loan Branch. Each party may change its address for such notice purposes, and/or the person(s) to whom such notices should be sent, by giving written notice of its new address and/or such person(s) to the other party in accordance with the provisions of this section.

(c) Rural Development may amend the terms of this Agreement at any time through notice to User setting forth the terms of such amendment. **User's use of the System at any time after the effective date of an amendment shall constitute User's consent to the terms of the amendment.**

(d) The failure of either party to exercise in any respect any right or remedy provided for herein will not be deemed a waiver of such right or remedy. No waiver at any time of any provision of this Agreement will be deemed a waiver of any other provision of this Agreement at that time or a waiver of that or any other provision of this Agreement at any other time.

(e) User recognizes that it is responsible for controlling access to the System. User will permit Rural Development, from time-to-time upon reasonable notice to User, to audit or review User's controls and procedures related to access to the System.

(f) If any provision of this Agreement is held invalid, illegal or unenforceable, such provision will to that extent be deemed omitted from this Agreement, and the remaining provisions of the Agreement will continue to be valid and enforceable and will not be affected in any way.

(g) This Agreement is binding upon the parties hereto and their respective successors and (subject to the provisions of Section 7 above) assigns. Subject to the provisions of Section 3 hereof, the rights and remedies of the parties hereunder are cumulative and are in addition to, and not in lieu of, all rights and remedies available at law and in equity. All of the parties' rights, obligations and agreements under this Agreement (other than User's right to use the System) which arise prior to the termination of this Agreement will survive such termination.

(h) The provisions of the exhibits hereto are hereby incorporated by reference into this Agreement. Any conflict between the provisions of such exhibits and the remainder of the Agreement will be resolved in favor of the remainder of the Agreement.

(i) User agrees that it will not use in any marketing, promotional or advertising materials the name "Rural Development," "Rural Development", "USDA" or any names similar thereto or derivative therefrom, or any logos associated therewith, unless it shall first have received the express written consent of Rural Development.

(j) Rural Development has entered into this Agreement pursuant to the signature authority of its Deputy Administrator for Single Family Housing thereunto duly authorized. Rural Development represents and warrants that said officer has complete authority to enter into this Agreement on behalf of Rural Development, and that Rural Development shall be bound by all of the terms of this Agreement upon User's execution of this Agreement by its officer thereunto duly authorized. User represents and warrants that its officer executing this Agreement has complete authority to enter into this Agreement on behalf of User, and that User shall be bound by all of the terms of this Agreement upon its execution of this Agreement.

(k) Neither party shall be responsible for delays or failure of performance resulting from acts beyond the reasonable control of such party. Such acts shall include, but not be limited to, acts of God, strikes, walkouts, riots, acts of war, epidemics, failure of vendors to perform, governmental regulations, power failures, earthquakes, or other disasters.

Exhibits:

A -- Glossary of Terms

Exhibit A - Glossary of Terms

As used in the Agreement, the terms listed below will have the following meaning:

1. **Applicant(s) or Borrower(s):** The borrower(s) or proposed borrower(s) under a Loan Application.
2. **Approved Lender:** A lender with an approved lender's agreement from Rural Development.
3. **Broker:** A person or entity that specializes in loan originations and is compensated by commission for matching borrowers with lenders. A broker performs some or most of the loan processing functions, such as assisting in the completion of loan applications and ordering and obtaining credit reports, appraisals, and title reports, but does not fund loans or originate loans in its own name.
4. **Correspondent:** An entity that, in the ordinary course of business, sells the mortgage loans that it funds and originates in its own name to other lenders. A correspondent performs similar loan processing functions as a broker.
5. **eAuthentication:** A Government-wide security access system.
6. **ECOA:** The Equal Credit Opportunity Act.
7. **Loan Application:** The loan and Applicant or Borrower information that User enters into the System in order to obtain a Rural Development guarantee loan recommendation.
8. **Mortgage Service Provider:** An entity engaged to perform, for a Broker or Correspondent, part of the mortgage application processing, underwriting, funding or post-closing functions, but not any activities related to obtaining an application for a Home Mortgage. The entity is typically paid on a fee basis for services performed, with the payment of fees not being contingent on mortgage approval or closing.
9. **Security Administrator:** The employee assigned by the User to delegate access to the System for user identification numbers and passwords for specific employees or agents of the User.
10. **Subscriber Number:** The identification number provided by each credit repository to a User ordering credit information from the repository.
11. **System:** The Guaranteed Underwriting System (GUS), an automated underwriting system owned by Rural Development. The term "System" also includes the output of the System and any updates, enhancements and documentation (such as the User Instructions) made available to User for the System, together with all copies of the foregoing, whether made by Rural Development, User or a third party.
12. **User Instructions:** Instructions for use of the System, given by Rural Development to User from time to time through required training, or by notification through the System, including notification to User to review and follow instructions posted on Rural Development's Internet site.
13. **Home Mortgage:** A home mortgage guaranteed by Rural Development that a Broker, Correspondent, or Mortgage Service Provider, or entity completely or partially originated, processed, underwrote, packaged, funded, or closed.

Appendix II: Glossary

Glossary

<u>Term</u>	<u>Definition</u>
AASM	Application Authorization System Management. The system defining user roles for lender employees and providing a means for the System Administrator to assign those roles and respective access levels.
Accept	Credit decision message which indicates that the loan may be submitted for guarantee subject to the conditions and certifications required according to policy and itemized in the Underwriting Findings Report.
Applicant	The term applicant refers to one or more individuals who have applied for Agency assistance. The proposed borrower under a loan application may be referred to as the applicant.
Borrower	The term borrower refers to one or more individuals who are receiving Agency assistance. The proposed borrower under a loan application may be referred to as the borrower.
Broker	A person or entity in that specializes in loan originations, receiving a commission to match borrowers and lenders. The broker performs some or most of the loan processing functions such as taking loan applications, or ordering credit reports, appraisals and title reports. For the purpose of Rural Development loans, includes any lender without an approved Form 1980-16, "Agreement for Participation in Single Family Housing Guaranteed/Insured Loan programs of the United States Government."
Correspondent	An entity that in the ordinary course of business, sells the mortgage loans that it funds and originates in its own name to other lenders. A correspondent performs similar loan processing functions as a broker. For the purpose of Rural Development loans, includes any lender without an approved Form 1980-16, "Agreement for Participation in Single Family Housing Guaranteed/Insured Loan programs of the United States Government."

Credit Provider	Companies that provide credit information on borrowers from the credit repositories. GUS provides access to numerous credit providers through the Fannie Mae Credit Service.
Credit Repository	Sources of credit reporting data for borrowers.
CSC	The Centralized Servicing Center (CSC) located in St. Louis assists lenders and borrowers with servicing procedures.
e-Authentication	A government-wide security access system. Log-in security for all system users includes screening by the e-Authentication process.
ECOA	Equal Credit Opportunity Act which ensures that all consumers are given an equal chance to obtain credit. Anyone involved in granting credit, including mortgages, is covered by the ECOA law and regulations.
GIS	Geospatial Information Systems which provides mapping data accessed by GUS to determine property eligibility.
GLS	Guaranteed Loan System. Loans submitted in GUS will be electronically moved into GLS for final guarantee processing by Rural Development staff.
GUS	Guaranteed Underwriting System. An underwriting system developed by Rural Development to provide an underwriting recommendation for loans that may potentially be guaranteed by Rural Development.
Level 1 access	A secured level of access providing limited access to USDA web site portals and applications that have minimal security requirements. Note: Level 1 access is limited and does not allow you to conduct official electronic business transactions with the USDA via the internet in most cases. GUS requires a Level 1 access.
Level 2 access	A secured level of access providing access to all the portals and applications that are covered by an account with Level 2 access, and also provides the ability to conduct official electronic business transactions with the USDA via the internet.

Loan Application	The loan and Applicant or Borrower information that Users enter into the system in order to obtain a Rural Housing Service guarantee loan recommendation.
Loan Originator	A person who works directly with an applicant and assembles the application package.
LRA	Local Registration Authority. USDA employees trained to act as the “trusted entity” to validate the identity (identity proofing) of a customer in e-Authentication.
Mortgage Service Provider	An entity engaged to perform part of the mortgage application processing, underwriting, funding or post-closing functions, but not any activities related to obtaining an application for a Home Mortgage. The entity is typically paid on a fee basis for services performed, with the payment of fees not being contingent on mortgage approval or closing.
Refer	Credit decision message which indicates that the loan needs to be referred to manual underwriting in order to assess credit risk, compensating factors, or other loan terms. A Refer decision is not a rejection! It only indicates that the loan does not meet all the criteria to meet the Accept recommendation through GUS, based on the electronic data provided. Many of the Refer loans can be manually underwritten and manually upgraded to an Acceptable loan for a loan guarantee
Required Fields	Minimum required data fields which are indicated by a symbol and which are required prior to saving an application, preliminary submission or final submission of an application.
Security Administrator	The individual assigned by an institutional user of GUS to delegate access levels to the System, including assignment of user identification numbers and passwords.
Subscriber Number	The identification number provided by each credit provider to a User ordering credit information from the selected credit provider.

System	The guaranteed loan automated underwriting system (GUS) owned by Rural Development. The term system is inclusive of system output and of future updates, enhancements, and documentation (such as this User Guide) made available to the User.
Underwriting Findings Report	The summary report of the property and borrower eligibility findings and the credit and underwriting findings provided by GUS after preliminary submission of a loan application. Report also provides summary of required conditions prior to final submission.
User Agreement	An agreement between USDA Rural Development and an approved lender, broker or correspondent setting forth terms of use for GUS including security, access, system ownership, data use, and confidentiality. Prospective users must execute and submit the agreement before registering and obtaining access to the system.



Appendix III: GUS Web Navigation Conventions

GUS Web Navigation Conventions

This section covers a number of conventions that are used throughout GUS. Special note is made of these aspects because they are used throughout the pages that comprise the user interface and their behavior is consistent everywhere they are used.

Bookmarks

Many of the pages in GUS require you to scroll down to see all of the elements. On many of the larger pages, bookmarks to principle sections of the page are included at the top of the frame. They appear as bold, underlined text in the lower right-hand corner of the central header area, immediately above the primary page frame. When you click on a bookmark, the system displays the page with the section corresponding to the bookmark at the top of the viewable area.

Buttons

A number of GUS pages include buttons within the primary frame of the pages themselves. These buttons all perform some kind of function specific to the page, or section of the page, that they are on.

The uses for these buttons include the following:

- Opening a child-page for selection of a value instead of entering it (e.g. calendar, branch list)
- Interfacing with an external system to send and retrieve information for the application (e.g. check income and property eligibility, check for reservation, submit to GLS)
- Manipulating list items that you may provide for an application (e.g. insert, duplicate, delete); these always apply to a specific item in a list of potentially many
- Calculating elements that are based on others that are provided by you (e.g. calculate...); in general, calculated elements are determined when the page is first displayed and these buttons are disabled until such time as one of the user-provided elements that is used in the calculation is changed
- Opening a child-page for you to provide additional data that is not always needed on every loan application (e.g. real estate owned, alternate names, immigration information)
- Perform a function (e.g. display form, release back to lender)
- Buttons that appear to be dulled or “grayed-out” are not available for use, based on user access levels. Rural Development employees do not have access to buttons within the primary frame of the pages themselves as they are always subdued.

Controls

Controls are the elements of a web page that “do something.” When you click on a control, or tab to it and press the enter key, you are directing the system to perform some function or display something that is not currently displayed.

Footer

Most of GUS pages include buttons in the footer. These are for the most common actions that you are expected to take on a page.

For a page on which you may provide data for the application, you must resolve all errors on that page before navigating to another page. Other than when using the Cancel button, clicking a button in the footer that is designed to display a different page will cause the system to edit and save the data on that page first; the save must be successful before the resulting page is displayed.

The table below lists all of the links that are possible and the restrictions that must be met to use them. Only the visible buttons in each page are the ones available for that particular page. Their function remains the same in every page where they are available.

Footer Buttons Table

Link	Function	Notes
Previous	Display the GUS page that comes before the current page	Shown on all pages except the first page, i.e. Eligibility, and any child-pages
Next	Display the GUS page that comes after the current page	Shown on all pages except the last page, i.e. Forms for Lender users and USDA Admin for RD users, and any child-pages
Back	Display the GUS page that is the parent to the current page	Shown only on child-pages that allow for selection of a value or entry of additional application data
Save	Edit the data on the current page and save it if no errors are found	Shown on all pages where application data may be provided by the user, i.e. not shown on Credit, Submit Application, View Findings, and Forms pages, or on pages that are read-only
Submit	Submit the request to the external system	Shown only on pages that interface with an external system to send and retrieve information for the application, i.e. Credit and Submit Application
Print	Print the contents of the primary frame	Shown only on pages that display report-style information, i.e. View Findings and USDA Admin
Close	Display the GUS Home page	Shown on all pages
Cancel	Abandon all data entered on the current page (since the last Save) and display the GUS Home page	Shown on all pages where application data may be provided by the user, i.e. not shown on Credit, Submit Application, View Findings, and Forms pages, or on pages that are read-only
Refresh	Re-load the Loan List page with updated information	Shown on the Loan List page
Find	Search for an application	Shown on the Loan List page

Frames

GUS uses a particular technique in most of the pages of its user interface known as “frames.” The significant thing to note about this is that each page includes a primary frame which is the only part of the page that scrolls. The header, footer, and left navigation areas always remain visible and active.

Navigation – Left Navigation Area

The controls on the left-hand side of every page in GUS are for navigation, i.e. going to a different page than the one currently displayed. There are two functionalities: links and buttons. Links appear on the Home page and the Loan List page; buttons are used on all of the other pages. Some of the controls in the left navigation area have restrictions for their use or behave slightly different depending on the status of the loan application; they may or may not be available depending on the authorization of the user or the status of the loan application.

The table below lists all of the links that are possible and the restrictions that are programmed for their use. Restrictions are consistent on all pages.

Left Navigation Links Table

Link	Function	Restrictions
Home	Display the GUS Home page	None
New Application	Start the process to create a new loan application	Lender users must have authorization above the level of Viewer
Existing Application	Display the Loan List page	None
Authorization	Launch the AASM system in a new browser window	Lender users must have authorization for Administration
Logoff	Exit from GUS and log-off from e-Authentication	None
Help	Display help text for GUS in a new browser window	None

When a page is displayed that includes the left navigation buttons, the button corresponding to the page that is displayed is shown white instead of blue. This provides a visual cue to the location within the sequence of pages.

For a page on which you may provide data for the application, you must resolve errors on that page before navigating to another page. When you click a left navigation button, the system always edits and saves the data on that page first. The save must be successful before the page is displayed that corresponds to the button that is clicked.

The table below lists all of the buttons that are available and the restrictions that must be met to use them.

Left Navigation Buttons Table

Button	Function	Restrictions
Eligibility	Display the Eligibility page for the current loan application	None
Loan Terms	Display the Loan Terms page for the current loan application	None
Borrower	Display the Borrower page for the current loan application	None
Employment	Display the Employment page for the current loan application	None
Income and Expenses	Display the Income and Expenses page for the current loan application	None
Assets and Liabilities	Display the Assets and Liabilities page for the current loan application	None
Transaction Details	Display the Transaction Details page for the current loan application	None
Additional Data	Display the Additional Data page for the current loan application	None
Credit	Display the Credit page for the current loan application	Lender users only, they must have authorization above the level of Viewer; and the loan application underwriting cannot be final
Submit Application	Display the Submit Application page for the current loan application	Lender users only; they must have authorization above the level of Viewer; and the loan application underwriting cannot be final
View Findings	Display the View Findings page for the current loan application	None
Request Forms	Display the Request Forms page for the current loan application	None
USDA Admin	Display the USDA Admin page for the current loan application	RD users only
GUS Reports	Launch the Data Warehouse report interface for GUS in a new browser window	RD users only
Loan List	Display the Loan List page	None
Help	Display help text for GUS in a new browser window	None

Links

Aside from the links that are used in the left navigation area, there are two other ways to link from the GUS pages. The first is to select an item from a list (applies to the Loan List page and the GUS Lender Branch List page.) As part of each loan application shown on the Loan List page, three different key elements are shown and used as links. Each of these links is used to select the application and display a particular page for it.

- The Borrower Name link displays the Loan Terms page if you have a Lender role and displays the USDA Admin page if you have an RD role.
- The Credit Status link displays the Credit Report section of the View Findings page.
- The Submission link displays the Underwriting Findings Report section of the View Findings page.

In addition, on the GUS Lender Branch List page, the USDA Assigned Branch Nbr link is used to select the Branch number and return to the Loan Terms page where the selected USDA Assigned Branch Nbr field is populated.

The second way that links are used on the GUS pages is to open a new browser window with related information. This is the way that the Credit Report link on the View Findings page and Federal Excluded Parties List link on the USDA Admin page behave. This allows you to keep your place within GUS and refer to the related information at any time by switching between the windows. Either window can be closed without affecting the other.

System Messages

See Help section for details on Information, Processing, Warning and Error messages provided by GUS.



Appendix IV: GUS Credit Providers

GUS Credit Providers

The GUS Credit Providers are those that are Fannie Mae credit providers as indicated on the E-Fannie Mae website:

<http://www.efanniemae.com/sf/refmaterials/creditproviders/index.jsp?sort=allByName>.

Rural Development has not tested the connectivity to all of the credit providers and does not guarantee that you will be able to pull or reissue credit through every credit provider listed in the GUS Credit Provider drop-down list.



Appendix V: Lender Messages

LENDER MESSAGES			
<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Loan Eligibility</u>			
1	1 - The Loan to Value (LTV) ratio of [aggregateInfo.ltv] exceeds the maximum LTV of %column 2% for a %column 1% loan that includes the financing of the guarantee fee.	The loan to value may only exceed 100% by the amount of the guarantee fee that is being financed in the loan (1/2% for refinance loans). The loan amount must be decreased based on the current value of the property.	Lower loan amount to meet Rural Development requirements - 100.5025% LTV and submit a corrected original and signed 1980-21 Request for Single Family Housing Loan Guarantee, a 1980-86 Request for Reservation of Funds and a corrected signed 1008 Uniform Underwriting and Transmittal Summary to the Local Rural Development Office for review. None
2	2 - The Loan to Value (LTV) ratio of [aggregateInfo.ltv] exceeds maximum LTV of %column 2% for a non-refinance loan that includes the guarantee fee.	The loan to value may only exceed 100% by the amount of the guarantee fee that is being financed in the loan (2% for non-refinance loans). The loan amount must be decreased based on the current value of the property.	Lower loan amount to meet Rural Development requirements - 102.0408 % LTV and submit a corrected original and signed 1980-21 Request for Single Family Housing Loan Guarantee, a 1980-86 Request for Reservation of Funds and a corrected and signed 1008 Uniform Underwriting and Transmittal Summary to the Local Rural Development Office for review. None
3	3 - Loan term of [loan.term] months is not an eligible term for the GRH Program.	Eligible loan term is 360 months (30 years). Loan term must be revised to 360 months	None
4	4 - The property is not located in a designated rural area. Please contact your local Rural Development Office on property eligibility issues.	Contact your local Rural Development Office with the property address so that they can assist with property eligibility questions.	Provide your Local Rural Development Office with the accurate property address and the accurate legal description of the subject property. If property is determined ineligible, a loan can not be made by Rural Development for that property. If the property is determined eligible by Rural Development, document property eligibility in lender case file.

<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Loan Eligibility</u>			
5	5 - The property does not meet RHS thermal standards. All new construction must meet Rural Development Thermal standards.	All new construction is required to be built in accordance with Rural Development thermal standards per RD Instruction 1924-A and 1980-D.	One of the following must be obtained and kept in your case file and must meet Rural Development requirements per RD Instruction 1924-A and 1980-D: Thermal Certification of R-factors from Appraiser or Inspector; Certification of R-factors on Appraisal from appraiser; Certification from contractor of R-factors or completed Description of Materials for subject property with R-factors. The local Rural Development Office may request a copy of the R-factor certification.
6	6 - The applicant's Adjusted Household Income of exceeds the maximum limit for the family size indicated in the County and State where the property is located.	Adjusted Family Income is based on income from all adults living in the household. The maximum family income can not exceed the limit for the State and county where the subject property is located for the number of persons in the household. View the income limits for the program at http://www.rurdev.usda.gov/rhs/sfh/sfh%20guaranteed%20loan%20income%20limits.htm	Borrower(s) are not eligible unless income changes and is then determined to meet Rural Development guidelines. If income changes, submit new verifications of income to the Local Rural Development Office for review.
8	8 - GUS is not able to determine property eligibility based on the address input in the system. Please contact your local Rural Development Office for assistance with property eligibility determinations.	The property address was not located in the geo-coding database. Contact the local Rural Development office that administers the Single Family Housing Guaranteed program in the county where the property is located to have the Rural Development staff determine the eligibility of the property.	Provide your Local Rural Development Office with the accurate property address and the accurate legal description of the subject property. If property is determined ineligible, a loan can not be made by Rural Development for that property. If the property is determined eligible by Rural Development, document property eligibility in lender case file.

<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Loan Eligibility</u>			
105	105 - The Loan to Value (LTV) ratio of aggregateInfo.ltv exceeds the [Y]%column 2% percent maximum LTV for a refinance loan that does not have the guarantee fee financed.	The loan to value (LTV) for refinance loans must not exceed the value of the property since the guarantee fee is not being financed in the loan. Adjust the loan amount and resubmit the loan in GUS.	Lower loan amount to meet Rural Development requirements - 100% LTV and submit a corrected original and signed 1980-21 Request for Single Family Housing Loan Guarantee, a 1980-86 Request for Reservation of Funds and a corrected signed 1008 Uniform Underwriting and Transmittal Summary to the Local Rural Development Office for review.
106	106 - The Loan to Value (LTV) ratio of aggregateInfo.ltv exceeds maximum LTV of %column 2% percent for a loan that does not have a guarantee fee financed.	The loan to value (LTV) for non-refinance loans must not exceed the value of the property since the guarantee fee is not being financed in the loan. Adjust the loan amount and resubmit the loan in GUS.	Lower loan amount to meet Rural Development requirements - 100% LTV and submit a corrected original and signed 1980-21 Request for Single Family Housing Loan Guarantee, a 1980-86 Request for Reservation of Funds and a corrected signed 1008 Uniform Underwriting and Transmittal Summary to the Local Rural Development Office for review.
30166	30116 - The loan amount of loan.loanAmount exceeds the appraised value of the property property.propertyValue , plus the portion of the guarantee fee being financed in the loan.	The loan to value for non-refinance loans must not exceed the value of the property plus the amount of the guarantee fee being financed in the loan. The loan amount or the amount of the guarantee fee must be adjusted and then resubmit the loan in GUS.	Lower loan amount to meet Rural Development requirements - 102.0408% LTV and submit a corrected original and signed 1980-21 Request for Single Family Housing Loan Guarantee, a 1980-86 Request for Reservation of Funds and a corrected and signed 1008 Uniform Underwriting and Transmittal Summary to the Local Rural Development Office for review.
30200	30200 - The loan amount of loan.loanAmount exceeds the appraised value of the property property.propertyValue , plus the portion of the guarantee fee being financed in the loan.	The loan to value for refinance loans must not exceed the value of the property plus the amount of the guarantee fee being financed in the loan. The loan amount or the amount of the guarantee fee must be adjusted and then resubmit the loan in GUS.	Lower loan amount to meet Rural Development requirements - 100.5025% LTV and submit a corrected original and signed 1980-21 Request for Single Family Housing Loan Guarantee, a 1980-86 Request for Reservation of Funds and a corrected and signed 1008 Uniform Underwriting and Transmittal Summary to the Local Rural

			Development Office for review.
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<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Borrower Eligibility</u>			
101	101 - The borrower [borrower.name] indicated by declaration on their application that they are debarred from conducting business with the federal government. (Contact your local Rural Development office for more details).	The borrower indicated that they were debarred from doing business with the Federal Government. Verify if this is true. If true, the borrower is not eligible for Federal Assistance through the Guaranteed Loan Program.	None, unless this is an error. Borrower would have to provide documentation to prove otherwise to the lender. The lender would then need to provide the information to the Local Rural Development Office for review.
102	102 - The subject property will not be the primary residence for borrower [borrower.name]. Regulations require that the property be the primary residence of all borrowers on the loan.	RD Instruction 1980-D, Section 1980.311 prohibits the purchase or improvement of income producing property. RD Instruction 1980-D, Section 1980.346 (e) requires that the applicant has the potential ability to occupy the home on a permanent basis and requires that the applicant intends to make the home his or her permanent residence. If the property is not intended to be the applicant's permanent residence, the applicant is not eligible for the loan.	None, unless this is an error. Lender would need to correct Guaranteed Underwriting System (GUS) and resubmit the application to the Local Rural Development Office for review.
103	103 - The borrower [borrower.name] is not a US citizen and the application does not indicate that the borrower is a permanent resident alien or that the borrower has provided any of the acceptable immigration documents. Borrower may not be eligible for assistance.	The borrower has indicated that he/she is not a US citizen on the Form 1003, Section VIII. Declarations, and none of the immigration forms on the GUS Additional Data Page, Immigration Forms section, were selected or the "None of the above Documents" was checked. The borrower must be a legal resident alien and possess the appropriate paperwork to be eligible for the Rural Development program. Contact your local Rural Development office for assistance.	Applicant must be a U.S. Citizen, a U.S. Non-Citizen National or a qualified Alien per An 4149. Lender must secure evidence that Non-Citizens who apply for Guaranteed Loans are Qualified Aliens. Evidence confirming qualified alien status may be obtained directly from the Citizenship and Immigration Service (CIS) or by securing copies of the necessary documentation combined with proof of identity per AN 4149. Lender must provide the documents to the Local Rural Development Office for review and also keep copies in their files.

<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Borrower Eligibility</u>			
104	104 - The borrower borrower.name is a permanent resident alien, but does not have appropriate immigration paperwork (INS I-551 or Receipt from INS for an application for a replacement document).	The borrower has indicated that he/she is a Permanent Resident alien on the Form 1003, Section VIII. Declarations, but the appropriate form (INS I-551) on the GUS Additional Data Page, Immigration Forms section, was not selected. The borrower must be a legal resident alien and possess the appropriate paperwork to be eligible for the Rural Development program. Contact your local Rural Development office for assistance.	Lender must provide the Local Rural Development Office a Citizenship and Immigration Services (CIS) Form I-551, "Alien Registration Receipt Card" or the alien's passport stamped by CIS. Rural Development will submit a copy of the CIS stamped page of the passport along with CIS Form G-845S to the nearest CIS District Office to verify validity

<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Risk Analysis</u>			
204	204 - Payment Shock is in excess of 999 percent. Make sure input values are correct. If so, loan should be manually underwritten to determine risk acceptance due to extremely high payment shock. Borrower must have strong compensating factors due to layered risk.	Payment shock is extremely high, over 999%. Make sure current housing expenses were input correctly. If the payment shock is correct, the loan should be manually underwritten due to the extreme payment shock. Underwriter should ensure that there are strong compensating factors to mitigate the extremely high payment shock.	Lender must provide a complete Guaranteed Loan Package and strong compensating factors to the Local Rural Development Office for review.
206	206 - Borrower has very high payment shock because there are no current housing expenses listed on the application. Application has other layered risks identified by GUS. Loan should be manually underwritten to determine risk acceptance due to extremely high payment shock and multiple risks.	Payment shock is extremely high due to the borrower not having any current housing expenses. If the borrower does have current housing expenses, make sure current housing expenses were input on the 1003. If the payment shock is correct, the loan should be manually underwritten due to the extreme payment shock and other layered risks. Underwriter should ensure that there are strong compensating factors to mitigate the extremely high payment shock and other layered risks.	Lender must provide a complete Guaranteed Loan Package and strong compensating factors to the Local Rural Development Office for review.
207	207 - Borrower has very high payment shock because there are no current housing expenses listed on the application. Application has other layered risks identified by GUS. Loan should be manually underwritten to determine risk acceptance due to extremely high payment shock and multiple risks.	Payment shock is extremely high due to the borrower not having any current housing expenses. If the borrower does have current housing expenses, make sure current housing expenses were input on the 1003. If the payment shock is correct, the loan should be manually underwritten due to the extreme payment shock and other layered risks. Underwriter should ensure that there are strong compensating factors to mitigate the extremely high payment shock and other layered risks.	Lender must provide a complete Guaranteed Loan Package and strong compensating factors to the Local Rural Development Office for review.

<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Risk Analysis</u>			
301	301 - Borrower borrower.name has reported an outstanding judgment(s) on Form 1003.	The borrower has indicated on Form 1003 that they have an outstanding Judgment. Verify the Judgment and ensure that the Judgment is not a Federal Debt. Loan must be manually underwritten to determine if the Judgment indicates unacceptable credit or an unwillingness to meet obligations as they become due (1980-D, Section 1980.345 (d)).	Lender must provide a complete Guaranteed Loan Package along with explanations and mitigating circumstances per R.D. Instruction 1980-D, Section 1980.345(d)(3)(i) or (ii) to the Local Rural Development Office for review.
302	302 - Borrower borrower.name has a lawsuit pending or anticipated.	The borrower has indicated on Form 1003 that they have a lawsuit pending or anticipated. Verify the pending or anticipated lawsuit. Ascertain that there are no adverse claims or liens against the property or the borrower and that the pending lawsuit will not affect the property or the borrower. (1980-D, Section 1980.331 (b)).	Lender must provide a complete Guaranteed loan Package along with adequate documents that the pending or anticipated lawsuit will have no adverse claims or liens against the property or the borrower and that the pending lawsuit will not affect the property or the borrower to the Local Rural Development Office for review.
303	303 - Borrower borrower.name has unacceptable delinquency reported.	The borrower has indicated on Form 1003 that they are presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bonds, or loan guarantee. Loan should be manually underwritten to determine if the delinquencies indicate unacceptable credit or an unwillingness to meet obligations as they become due per RD Instruction 1980-D, Section 1980.345(d)(i) and (iii).	Lender must provide a complete Guaranteed Loan Package along with explanations and mitigating circumstances per R.D. Instruction 1980-D, Section 1980.345(d)(3)(i) or (ii) to the Local Rural Development Office for review.

<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Risk Analysis</u>			
311	311 - Borrower [borrower.name] has insufficient credit data available to evaluate through automation. A Merged, Tri-Merged, or Multi-Merged (MMCR) or a Residential Mortgage Credit Report (RMCR) on the borrower must be obtained. A Non-Traditional Mortgage Credit Report (NTMCR) may be used as a substitute for borrowers without a credit history with traditional credit grantors, or to supplement a RMCR or MMCR. If an in-file is from only one repository, an RMCR or NTMCR is required. This loan must be manually underwritten.	Credit report provided has insufficient Data. Order a Residential Mortgage Credit Report (RMCR) on the borrower(s) and obtain documentation on any non-traditional credit for the borrower(s) per current AN regarding Credit History Verification. The loan should be manually underwritten due to the fact that it can't be evaluated through the Guaranteed Underwriting System (GUS) because of insufficient data.	Lender must provide a complete Guaranteed Loan Package with the RMCR and the non-traditional credit references to the Local Rural Development Office for review.
700	700 - Loan is unable to be underwritten by GUS because a zero credit score is only permitted for one applicant. Loan must be manually underwritten.	Credit report provided has a zero credit score for more than one applicant. The loan should be manually underwritten for credit and capacity according to RD guidelines. An RMCR may need to be ordered to provide score(s). A Non-Traditional Mortgage Credit Report (NTMCR) may be used as a substitute for borrowers without a credit history with traditional credit grantors, or to supplement a RMCR or MMCR	Lender must provide a complete Guaranteed Loan Package with non-traditional credit references per current AN regarding Credit History Verification and possibly an RMCR to the Local Rural Development Office for review.

701	701 - Loan is unable to be underwritten by GUS because the borrower [borrower.name] has insufficient credit data available to evaluate through automation. A Merged, Tri-Merged, or Multi-Merged (MMCR) or a Residential Mortgage Credit Report (RMCR) on the borrower must be obtained. A Non-Traditional Mortgage Credit Report (NTMCR) may be used as a substitute for borrowers without a credit history with traditional credit grantors, or to supplement a RMCR or MMCR. If an in-file is from only one repository, an RMCR or NTMCR is required. Loan must be manually underwritten.	Credit report provided has no credit scores available for borrower(s). The loan should be manually underwritten for credit and capacity according to RD guidelines. An RMCR may need to be ordered to provide score(s). A Non-Traditional Mortgage Credit Report (NTMCR) may be used as a substitute for borrowers without a credit history with traditional credit grantors, or to supplement a RMCR or MMCR	Lender must provide a complete Guaranteed Loan Package with non-traditional credit references per current AN regarding Credit History Verification and possibly an RMCR to the Local Rural Development Office for review.
<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Risk Analysis</u>			
30281	30281 - Review Rule 01-Front-End Ratio. Front end ratio exceeds acceptable limits set by the scoring model. Loan must be manually underwritten and strong compensating factors must be documented.	PITI ratio exceeds acceptable limits set by scoring model. Make sure new housing payment including taxes, insurance and any other fees are correct. If the PITI ratio is correct, the loan should be manually underwritten due to the excessive PITI ratio. Underwriter should ensure that there are strong compensating factors and no risk layering to mitigate the extremely high PITI ratio.	Lender must provide a complete Guaranteed Loan Package with strong compensating factors, no risk layering and a ratio waiver request to the Local Rural Development Office for review.
30283	30283 - Review Rule 02-Back-End Ratio. Back-End ratio exceeds acceptable limits set by the scoring model. Loan must be manually underwritten and strong compensating factors must be documented.	TD ratio exceeds acceptable limits set by scoring model. Make sure new housing payment including taxes, insurance and any other fees as well as all liabilities is correct. If the TD ratio is correct, the loan should be manually underwritten due to the excessive TD ratio. Underwriter should ensure that there are strong compensating factors and no risk layering to mitigate the extremely high TD ratio.	Lender must provide a complete Guaranteed Loan Package with strong compensating factors, no risk layering and a ratio waiver request to the Local Rural Development Office for review.

30285	30285 - Review Rule 04-Foreclosure. A foreclosure was noted on the Credit Report and triggered this review rule by the scoring model. Loan must be manually underwritten and strong compensating factors must be documented.	A judgment was noted on the credit report for the borrower(s). Verify that the judgment has been paid, for at least 12 months, or that there are mitigating circumstances to waive the 12 month requirement. If judgment is less than 12 months old and is currently outstanding the loan should be manually underwritten to determine if the judgment indicates unacceptable credit or an unwillingness to meet obligations as they become due per RD Instruction 1980-D, Section 1980.345(d)(iv).	Lender must provide a complete Guaranteed Loan Package along with proof that the judgment has been paid for at least 12 months or explanations and a request for a waiver and proof that the judgment has been paid in less than the 12 month requirement to the Local Rural Development Office for review.
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<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Risk Analysis</u>			
30287	30287 - Review Rule 05-Bankruptcy. A Bankruptcy was noted on the Credit Report and triggered this review rule by the scoring model. Loan must be manually underwritten and strong compensating factors must be documented.	A bankruptcy was noted on the credit report for the borrower(s). Verify that the bankruptcy has been discharged for at least 36 months or that there are mitigating circumstance to waive the 36 month discharge requirement. If bankruptcy is less than 36 months old, the loan should be manually underwritten to determine if the bankruptcy indicates unacceptable credit or an unwillingness to meet obligations as they become due per RD Instruction 1980-D, Section 1980.345(d)(viii)	Lender must provide a complete Guaranteed loan Package along with proof that the bankruptcy has been discharged for at least 36 months or explanations and a request for a waiver and documentation to waive the 36 month requirement to the Local Rural Development Office for review.
30289	30289 - Review Rule 06-Late Mortgage Payments. Late Mortgage Payments were noted on the Credit Report and triggered this review rule by the scoring model. Loan must be manually underwritten and strong compensating factors must be documented.	Late mortgage payments were noted on the credit report for the borrower(s). The loan should be manually underwritten to determine if the late payments indicate unacceptable credit or an unwillingness to meet obligations as they become due per RD Instruction 1980-D, Section 1980.345(d)(i) and (v).	Lender must provide a complete Guaranteed Loan Package along with explanations and mitigating circumstances per RD instruction 1980-D, Section 1980.345(d)(3)(i) or (ii) to the Local Rural Development Office for review.
30291	30291 - Loan is not able to be scored by the scorecard. Loan must be fully underwritten for credit and capacity according to RD guidelines.	Loan was unable to be scored by TOTAL Score Card Output Data. The loan should be manually underwritten for credit and capacity according to RD guidelines.	Lender must provide a complete Guaranteed Loan Package with any compensating factors and credit waiver request, if necessary, to the Local Rural Development Office for review.
30293	30293 - Loan received a Refer decision from the scorecard. Loan must be fully underwritten for credit and capacity according to RD guidelines.	Loan has been determined as a Refer by the TOTAL Score Card Output Data. The loan should be manually underwritten for credit and capacity according to RD guidelines.	Lender must provide a complete Guaranteed Loan Package with any compensating factors and credit waiver request, if necessary, to the Local Rural Development Office for review.

<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Required Conditions</u>			
500	500 - Certify compliance with RD Instruction 1980-D section 317(c) concerning construction contractors.	Lender is responsible for seeing that the requirements of RD Instruction 1980-D, Section 1980.317(c)(1) through (c) (5) are met.	Lender must have proof that all RD requirements are met per RD Instruction 1980-D, Section 1980.317(c)(1) through (c)(5) and that all original RD Forms are sent to the Local Rural Development Office for review.
502	502 - Confirm with Rural Development that the property containing a manufactured home is already financed with an Agency Section 502 Rural Development Direct or Guaranteed Loan, or is being sold from Rural Development's Direct inventory or is being sold from the lender's inventory provided the lender acquired possession through a loan guaranteed by Rural Development.	Lender is responsible for documenting that the subject property is currently financed with Agency Section 502 RH Direct or Guaranteed Loan or is being sold from Rural Development's Direct inventory or is being sold from a lender's inventory provided the lender acquired possession through a loan guaranteed by Rural Development.	Lender must have documentation that subject property is currently or was previously financed with Agency section 502 RH Direct or Guaranteed funds in the lender case file. The lender must submit proof of documentation to the Local Rural Development Office for review.
503	503 - Certify that all manufactured housing requirements contained in RD Instruction 1980-D section 1980.313(i) are met.	Lender is responsible for ensuring that all new manufactured homes meet the requirements of RD Instruction 1980-D, Section 1980-313(i) and RD Instruction 1924-A, Exhibit J of Subpart A.	Lender must certify that the manufactured home meets 1980-D requirements by completing and signing the 1980-18 Conditional Commitment for Single Family Housing Loan Guarantee and submitting the original to the Local Rural Development Office. The lender's case file should contain all documentation pertaining to the new manufactured home. Examples of some of the items are: 1924-25 Plan Certification, Inspections, Survey, Flood certs. etc...
504	504 - Certify to all of the following since subject property is a leasehold: (a) long-term leasing is well established in the area; (b) leaseholds are freely marketable in the area; (c) borrower is not able to obtain fee title; and (d) unexpired term is at least 40 years from the date of approval of the loan.	Lender is responsible for determining that long term leasing of home sites is a well established practice and that such leaseholds are freely marketable in the area.	Lender must provide adequate documentation that determines and certifies that applicant is unable to obtain fee title to the property and that the lease has an unexpired term of at least 40 years from the date of approval to the Local Rural Development Office for review.

<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Required Conditions</u>			
505	505 - Certify that the dwelling was built in accordance to RD Instruction 1980.340(b) and (c), and 1980.341(b)(2).	Lender is responsible for overseeing all aspects of the new construction per RD Instruction 1980-D, 1924-A and per AN 4111.	Lender must certify to the Local Rural Development Office that the dwelling was built in accordance to RD Instruction 1980-D, Sections 1980.340(b) and (c) and 1980.341(b)(2) by completing and signing the 1980-18 Conditional Commitment for Single Family Housing Loan Guarantee and also by providing adequate inspections and documentation.
506	506 - Certify that inspection requirements of 1980.341(b)(1) are met.	Lender is responsible for determining that the existing dwelling meets current requirements of HUD Handbook 4150.1 and 4905.1 and Thermal Standards of RD Instruction 1980-D, Section 1980.313(f).	Lender must certify to the Local Rural Development Office that the existing dwelling meets the requirements of HUD Handbook 4150.1 and 4905.1 and the Thermal Standards of RD Instruction, Section 1980.313(f) by completing and signing the 1980-18 Conditional Commitment for Single Family Housing Loan Guarantee and also by providing adequate inspections and documentation.
508	508 - Certify that an escrow account is established to fund the alterations, improvements, repairs not completed prior to loan closing.	Lender is responsible for setting up an escrow account per RD Instruction 1980-D, Section 1980.315.	The lender must certify to the Local Rural Development Office that the work can not be completed due to weather and that the remaining work does not affect livability. The lender must have a signed contract and bid schedule, the work must be completed in 120 days or less, the lender must have a final inspection and advise Rural Development when work has been completed and the escrow must be at least 150% of the bid amount sufficient to assure completion of the work.
514	514 - Notify borrower that funds are required from the borrower to complete closing transaction.	Lender should obtain VOD or any other documents to determine if the borrower(s) has/have sufficient funds to complete the closing transaction.	Lender must have in their lender case file a VOD or other documentation per AN 4170 supporting funds to complete the closing transaction.

<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
Required Conditions			
515	515 - Any funds the borrower receives at loan closing must not be greater than the amount the borrower provided as earnest money and any pre-pays. Otherwise, borrower should not receive any funds at settlement. Excess loans funds must be applied to the principal of the loan.	Lender should ensure that the loan amount is sufficient to not allow cash out at closing, except for earnest money provided by the borrower and any prepaid items paid by the borrower. The borrower is prohibited from receiving loan funds at settlement.	Lender must provide a copy of an acceptable settlement statement to the Local Rural Development Office with the closing package for their review.
522	522 - Provide documentation evidence of sale of the real property being sold and the amount of the Net Equity the borrower received from the sale of the real property.	Lender should determine the amount of net equity from sale of currently owned real property.	Lender must provide evidence of sale of currently owned real property to the Local Rural Development Office for review before closing or at closing.
523	523 - Obtain a real estate appraisal of subject property.	Lender is responsible for ordering a complete appraisal on the subject property, per RD Instruction 1980-D Section 1980.334, that is less than 6 months old.	Lender must provide a complete copy of the appraisal to the Local Rural Development Office for review.
524	524 - Certify that Rural Development thermal standards are met prior to closing. (RD Instruction 1980-D, Section 1980.313(f))	Lender is responsible for determining that the subject property meets the Thermal Standards of RD Instruction 1980-D, Section 1980.313(f)	Lender must provide an acceptable Thermal Certification or acceptable heating bills to the Local Rural Development Office for review.
526	526 - Identify delinquency indicated on the details of transaction declarations identifying borrower is presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee, and obtain an explanation.	Lender should identify the delinquency(ies) indicated on the Declaration Section of the 1003	Lender must provide a complete Guaranteed Loan Package along with explanations and mitigating circumstances and proof that the delinquencies have been paid or have had satisfactory arrangements to be paid per RD Instruction 1980-D, Section 1980.345(d)(3)(i) or (ii) to the Local Rural Development Office.
530	530 - Estimated site value not entered. Obtain appraisal of property and enter site value.	Lender is responsible for ordering a complete appraisal on the subject property per RD Instruction 1980-D, Section 1980.334 that is less than 6 months old. Lender should enter site value on the application in the Guaranteed Underwriting System (GUS).	Lender must provide a complete copy of the appraisal to the Local Rural Development Office for review.

<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Required Conditions</u>			
532	532 - Provide documentation that satisfactory repayment schedule has been established on the outstanding Tax Lien.	Lender should determine that a satisfactory repayment schedule has been established to pay the outstanding tax lien(s) per RD Instruction 1980-D, Section 1980.345(d)(iii).	Lender must provide a complete Guaranteed Loan Package along with explanations and mitigating circumstances and proof of a satisfactory payment schedule for the outstanding lien(s) per RD Instruction 1980-D, Section 1980.345(d)(3)(iii)
533	533 - Provide documentation on approved Mortgage Credit Certificate including copy of completed W4.	The lender is responsible for obtaining the Mortgage Credit Certificate (MCC). The MCC must show the rate of credit allowed. The lender must obtain Form IRS W-4 which must reflect that the borrower is taking the tax credit on a monthly basis. The lender will certify that the borrower has completed and processed all of the necessary documents to obtain the tax credit in accordance with RD Instruction 1980-D, Section 1980.392.	The lender will submit a copy of the MCC and a copy of the applicant(s) Form IRS W-4 along with other materials for the loan guarantee request to the Local Rural Development Office.
537	537 - Determine if the REO currently owned and being retained by the borrower is located in the local commuting area, and if it is, then certify either that it is NOT structurally sound or functionally adequate.	Lender should determine that the borrower(s) does not own a dwelling in the local commuting area or own a dwelling which is not structurally sound, functionally adequate.	The lender must submit evidence that the current REO is not in the local commuting area or that the current REO is not structurally sound, functionally adequate to the Local Rural Development Office.
538	538 - Provide documentation of rental income (copy of current lease or of IRS Form 1040, Schedule E).	Lender should obtain documentation of rental income with a copy of the current lease or IRS Form 1040, Schedule E.	Lender must have copy of current lease or IRS Form 1040, Schedule E in the lender case file.
539	539 - Provide documentation evidence of sale of the real property sold and provide documentation of the Net Equity received from the sale of the real property.	Lender should obtain documentation as evidence that real property sold and of the net equity that the borrower(s) will receive from the sale.	Lender must provide evidence of sale of real property to Local Rural Development Office before or at closing.

<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Required Conditions</u>			
545	545 - Obtain and review rent payment history for past 12 months; Certify that there have been less than 2 late payments unless the borrower provides documentation that the cause of the problem was of a temporary nature, beyond the borrower's control, and has been removed, or was a result of a documented justifiable dispute. (RD Instruction 1980-D, Section 1980.345 (d) and current Administrative Notice).	Lender should obtain VOR or other adequate documentation to verify rent payment history for the past 12 months.	Lender must provide a complete Guaranteed Loan Package to the Local Rural Development Office. If two or more rent payments were paid 30 days or more past due within the last 3 years, the lender must also submit to RD, explanations and mitigating circumstances per RD Instruction 1980-D, Section 1980.345(d)(3)(i) or (ii).
549	549 - Certify that development work is complete before closing, or establish an escrow account for exterior repairs only per RD Instruction 1980.315 and certify the following: (a) work cannot be completed due to weather; (b) remaining work doesn't affect liability; (c) signed contract and bid schedule in effect; (d) completion within 120 days; (e) lender to obtain inspection report and advise Agency; (f) escrow funded at 150 percent (or higher at lender discretion) to assure completion.	Lender should determine that development work is complete before closing or that an escrow account has been established per RD Instruction 1980-D, Section 1980.315.	Lender must certify that the work can not be completed due to weather and that the remaining work does not affect livability. The lender must have a signed contract and bid schedule, the work must be completed in 120 days or less, lender must have a final inspection and advise the Local Rural Development Office when work has been completed and the escrow must be at least 150% of the bid amount sufficient to assure completion of the work.
550	550 - Certify by evidence in the appraisal that the high site value (greater than 30 percent) is typical for area and that the site of the subject property cannot be subdivided into two or more sites.	Lender should obtain documentation that the site of the subject property is typical for the area and that it can not be subdivided in to two or more sites.	Lender must provide proof to the Local Rural Development Office that the site of the subject property is typical for the area and that it can not be subdivided in to two or more sites.

<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Required Conditions</u>			
551	551 - CAIVRS information is un-available. CAIVRS information must be entered prior to final submission of the loan.	Lender should obtain CAIVRS numbers for all borrowers on the loan and enter them on the application in the Guaranteed Underwriting System (GUS). If the lender is unable to obtain the CAIVRS numbers for the borrowers, they must contact the Local Rural Development Office and ask that they try to obtain them.	Lender must have CAIVRS numbers for all borrowers prior to final submission of the loan in the Guaranteed Underwriting System (GUS).
552	552 - The hazard insurance and real estate tax portions of the proposed mortgage payment were not entered in the Combined Housing Expenses section of the Income and Expenses page. Please enter the proposed hazard insurance and real estate tax payments for the proposed PITI payment.	Lender should obtain the amount of annual real estate taxes and hazard insurance and any other fees that the borrower(s) will pay for the subject property and enter these figures on the application in the Guaranteed Underwriting System (GUS) as monthly amounts. (1/12 of the annual figure)	Lender must have amounts for real estate taxes and hazard insurance and any other fees associated with the subject property prior to final submission of the loan in the Guaranteed Underwriting System (GUS).
553	553 - One or more liabilities was/were marked as Omit in the application. Lender must document the reason the account(s) was/were omitted and provide the explanation to Rural Development and maintain the documentation in the loan file.	Lender should obtain documentation as to why one or more liabilities was/were marked as Omit on the GUS application.	Lender must document in the lender case file the reasons why the accounts was/were omitted.
554	554 - One or more liabilities was/were marked as Delete in the application. Lender must document the reason the account(s) was/were Deleted from the application and maintain the documentation in the loan file.	Lender should obtain documentation as to why one or more liabilities was/were marked Delete on the GUS application.	Lender must document in the lender case file the reasons why the accounts was/were deleted.
555	555 - One or more liabilities was/were marked as Paid by Close in the application. Lender must obtain documentation that the account(s) was/were paid in full at or before loan closing. The liability may not be paid with loan funds.	Lender should obtain documentation of the liability(ies) that was/were marked paid by close on the GUS application. The liability(ies) can not be paid with loan funds.	Lender must document in the lender case file the liability(ies) that was/were marked paid by close. The lender must provide the Local Rural Development Office with proof of the paid liability(ies) at or before closing.

<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Required Conditions</u>			
556	556 - One or more liabilities for borrower [borrower.name], as shown on the credit report and auto-populated on the 1003, have a status of Closed, Paid, Refinanced, or Transferred, and show an outstanding balance greater than zero. These accounts should be reviewed and verified prior to submission to Rural Development.	Lender should obtain documentation as to the status of any liabilities auto-populated from the credit report to the GUS application that show closed, paid, refinanced or transferred and show an outstanding balance greater than zero.	Lender must document in the lender case file the status of any liabilities auto-populated from the credit report that show closed, paid, refinanced or transferred and show an outstanding balance greater than zero. Lender must provide the Local Rural Development Office with proof of the liabilities monthly payment amounts or that they are paid off.
557	557 - One or more liabilities exist for Borrower [borrower.name] that have an outstanding balance greater than zero and no monthly payment listed. These liabilities are not included in the monthly debt calculations. Review these accounts and input a monthly payment or correct as appropriate.	Lender should obtain documentation as to the status of any liabilities that have an outstanding balance greater than zero and no monthly payment listed. The lender should determine if these liabilities should be included as a monthly debt on the GUS application.	Lender must document in the lender case file the status of any liabilities that have an outstanding balance greater than zero and no monthly payment listed. The lender must provide the Local Rural Development Office with proof of the liabilities monthly payment amounts or that they are paid off.
558	558 - Provide documentation that a court-created or affirmed judgment against borrower [borrower.name] has been paid in full or otherwise satisfied. Lender may consider mitigating circumstances to establish the borrower's intent for good credit in accordance with RD Instruction 1980.345(d)(3).	Lender should obtain documentation that the court created or affirmed judgment against the borrower has been paid in full or otherwise satisfied.	Lender must provide a complete Guaranteed Loan Package along with proof that the court created or affirmed judgment has been paid in full or satisfied or an explanation and mitigating circumstances per RD Instruction 1980-D, Section 1980.345(d)(3)(i) or (ii) to the Local Rural Development Office for review.
559	559 - Verify that an escrow will be established at loan closing for upgrades to meet the Rural Development thermal standards if the thermal standards can not be met by closing. (RD Instruction 1980-D, Section 1980.315)	Lender is responsible for setting up an escrow account per RD Instruction 1980-D, Section 1980.315.	The lender must certify to the Local Rural Development Office that the work can not be completed due to weather and that the remaining work does not affect livability. The lender must have a signed contract and bid schedule, the work must be completed in 120 days or less, lender must have a final inspection and advise RD when work has been completed and the escrow must be at least 150% of the bid amount sufficient to assure completion of the work.

<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Required Conditions</u>			
601	601 - Obtain FEMA 81-93, Standard Flood Hazard Determination. If dwelling is in a 100-yr. floodplain, certify: (a) there are no practical alternatives; (b) community has an approved floodplain area management plan; (c) dwelling location/bldg. plans comply with the approved floodplain management plan; (d) environmental impacts & alternatives were considered per RD Instruction 1940-G; (e) 1st floor elev. above 100-yr floodplain elevation. Life of loan Flood Insurance must be in effect at loan closing.	Lender should obtain a FEMA 81-93 Standard Flood Hazard Determination per RD Instruction 1940-G.	The lender must provide the Local Rural Development Office with a copy of the FEMA 81-93 Flood Hazard Determination and proof of Life of Loan Flood Insurance if the property is in a 100 year floodplain. The lender must also certify: (a) that there are no practical alternatives; (b) community has an approved floodplain area management plan; (c) dwelling location/ building plans comply with the approved floodplain management plan; (d) environmental impacts and alternatives were considered per RD Instruction 1940-G; (e) first floor elevation is above 100 year flood plain elevation.
602	602 - Certify loan is in a first lien position unless the loan is for a subsequent loan to an existing borrower or there is a transfer and assumption of an existing loan.	Lender should obtain documentation that the loan is secured by a first lien on the property being financed (second lien position when the loan is for a subsequent loan to an existing borrower or there is a transfer and assumption of an existing loan).	Lender must assure in the lender case file that proper and adequate security is obtained, maintained in existence and of record to protect the interest of the lender and RD.
604	604 - Certify that no adverse claims or liens against the property exist and certify that no lawsuit or lien is pending or anticipated that would adversely affect the property.	Lender should obtain documentation that shows that there are no adverse claims or liens against the subject property.	Lender must assure in the lender case file that no lawsuit(s) or lien is pending or anticipated that would adversely affect the subject property.
605	605 - Obtain an appraisal of subject property; Appraisal must be greater than or equal to the proposed loan amount less any guarantee fee being financed and must be completed within 6 months of the date the request for a conditional commitment is submitted to Rural Development.	Lender is responsible for ordering a complete appraisal per RD Instruction 1980-D, Section 1980.344 that is less than 6 months old. Lender should adjust loan amount to meet the requirements of RD Instruction 1980-D.	Lender must provide a complete copy of the appraisal to the Local Rural Development Office for review.

<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Required Conditions</u>			
606	606 - Certify water and water/waste disposal systems if applicable, have been approved by a State or local agency.	Lender should obtain documentation of approved water/waste disposal systems and water bacteriological tests.	Lender must have proof of an approved or acceptably inspected water/waste disposal system if the appraiser notes any problems and a copy of an acceptable bacteriological water test in the lender case file.
607	607 - Certify that the loan's interest rate does not exceed the maximum limits as defined in RD Instruction 1980-D, Section 1980.320.	Lender is responsible for making sure that the interest rate does not exceed the established applicable usury rate per RD Instruction 1980-D, Section 1980.320	Lender must provide the Local Rural Development Office with the correct interest rate at the time the loan is input in the GUS system and a final request is submitted to the agency. RD will need the original signed 1980-21 Request for Single Family Housing Loan Guarantee with the correct interest rate as well as the correct interest rate on all other pertinent documents associated with the closing package.
608	608 - Certify that no adverse claims or liens against the borrower or property exist and that no lawsuits are pending or anticipated that would affect the borrower or the subject property (RD Instruction 1980-D, Section 1980.331 (b)).	Lender should obtain documentation that shows that there are no adverse claims or liens against the borrower or the subject property and that no lawsuits are pending or anticipated that would adversely affect the borrower or the subject property per RD Instruction 1980-D, Section 1980.331(b).	Lender is responsible for certifying in the lender case file that no adverse claims or liens against the borrower or subject property exist and that no lawsuits are pending or anticipated that would adversely affect the borrower or the subject property.
610	610 - Certify that all the requirements of RD Instruction 1980 -D have been met and that all the requirements listed on the Conditional Commitment (Form RD 1980-18 and the Attachment to Form RD 1980-18) have been satisfied.	Lender should obtain documentation that all requirements of RD Instruction 1980-D have been met.	Lender must have documentation in the lender case file to support that all requirements of RD Instruction 1980-D have been met. Lender must complete and sign the 1980-18 Conditional Commitment for Single Family Housing Loan Guarantee and enclose proof of any other conditions and submit it to the Local Rural Development Office with the closing package.

<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Required Conditions</u>			
622	622 - If the lender is aware of any debts, late payments or derogatory information that has not been made available to the Guaranteed Underwriting System, a risk analysis decision of Accept must be manually downgraded to Refer.	Lender should obtain documentation of any debts, late payments or derogatory information that was not input on the GUS application.	Lender must send a complete Guaranteed Loan Package along with documentation of any debts, late payments or derogatory information to the Local Rural Development Office for review.
624	624 - Lender must obtain documentation to support income for eligibility and repayment purposes. All sources of income must be validated by the underwriter. Refer to 1980.353 (e) and applicable Administrative Notices for further guidance. Make certain that the eligibility income for the household is updated in the Eligibility section of GUS to reflect verified family household income. Eligibility income may be different than repayment income entered in the application.	Lender should obtain documentation to support income for eligibility and repayment income purposes per RD Instruction 1980-D, Section 1980.353(c) and per current AN. Lender should input all income in the appropriate sections of the GUS application.	Lender must provide the Local Rural Development Office with copies of all income documentation for review.
2001	2001 - Accept decision is contingent on submission of an appraisal of the subject property and the required environmental documents to the Agency.	Lender is responsible for ordering a complete appraisal per RD Instruction 1980-D, Section 1980.344 that is less than 6 months old as well as ordering any environmental documents required for the subject property so the information can be input in the appropriate sections of the GUS application for final submission to Rural Development.	Lender must send a complete copy of the appraisal and any and all environmental documents to the Local Rural Development Office for review.

<u>GUS Message Number</u>	<u>GUS Feedback Message</u>	<u>Lender/Underwriter Recommended Action</u>	<u>Required Documentation</u>
<u>Required Conditions</u>			
2002	2002 - Application appears to have layered risks. Loan should be manually underwritten. Document that all risks have been considered in the underwriting of the loan. If there is adverse credit, provide Rural Development with a credit waiver along with documentation that demonstrates the borrower's adverse credit was temporary in nature, was due to circumstances beyond the borrower's control, and have been removed (e.g., Loss of job, delay or reduction in Gov. benefits, etc).	Lender should obtain documentation on all layered risks and other risks associated with the loan. Lender should manually underwrite the loan.	Lender must send a complete Guaranteed Loan Package along with a request for credit waiver, documentation on all other risks, explanations and mitigating circumstance per RD Instruction 1980-D, Section 1980.345(d)(3)(i) or (ii) to the Local Rural Development Office for review.
2003	2003 - Lender must conduct a full manual underwriting of the loan. Loan appears to have layered risks. All layered risks must be documented and fully evaluated during manual underwriting.	Lender should obtain documentation on all layered risks and manually underwrite the loan.	Lender must send a complete Guaranteed Loan Package along with all layered risks, explanations and mitigating circumstances per RD Instruction 1980-D, Section 1980.345(d)(3)(i) or (ii) to the Local Rural Development Office for review.
30420	30420 - Document borrower's cash reserves and maintain in lender's case file.	Document the borrower's liquid assets that are being used in the calculation of cash reserves after closing.	Documentation to substantiate the borrower's liquid assets being used in the calculation of cash reserves is to be maintained in the lender's file.



▲User Guide▲

Appendix VI: Guidelines for Entering the Subject Property Add

Guidelines for Entering the Subject Property Address

The proper entry of address data into GUS is extremely important. To insure that GUS interprets the data you enter into your system correctly, use U.S. Postal Service standards to enter address-related information and avoid adversely affecting data integrity.

Entering address data

- Place the house number at the beginning of the street address (if there is not a separate field for the house number).
- Enter either complete names (e.g., Avenue or Street) or the appropriate abbreviations provided in the following tables.
- Enter a valid street suffix (e.g. AVE, PKWY, or TER). See Standard address-related abbreviation tables in the following pages.
- Include the city, State and ZIP code of the subject property. For the State, enter the abbreviation recommended by the U.S. Postal Service.
- Do not include identifiers such as BLDG, UNIT, or STE in the address.
- Include pre-directional abbreviations (e.g., 123 N Main St) and post-directional (e.g., 12 Broad Street NW) in the Street Name field. See the list below.
- Ensure accurate spelling and typing.
- Re-enter the property address if it changes and resubmit the loan to GUS.
- Do not enter blank spaces or fractions in the house number.
- To enter a subject property address that has a fraction as part of the number, use the standard keyboard numbers and include a slash.

Standard address-related abbreviation tables ¹

Table 1: Pre- and post-directional abbreviations

Table 2: Street suffix abbreviations

Table 3: Routes

Table 4: Special characters

Table 1: Pre- and post-directional abbreviations

Direction	Abbreviation	Examples
North	N	123 N Broad Street
South	S	123 S Broad Street
East	E	123 E Broad Street
West	W	123 W Broad Street
Northeast	NE	123 Broad Street NE
Northwest	NW	123 Broad Street NW
Southeast	SE	123 Broad Street SE
Southwest	SW	123 Broad Street SW

Note: There is one exception to this rule. If the street name is a directional word – North, East, South, or West – enter the full word for the street name (e.g., 123 North ST SW).

¹Excerpted from U.S. Post Addressing Standards, Publication 28, November 1997

Table 2: Street suffix abbreviations

The following table lists examples of primary street suffix names and common street types and their suffix abbreviations. These street suffix abbreviations are the recommended official Standard Suffix Abbreviations of the U.S. Postal Service.

Street Type	Abbreviation	Example
Alley	ALY	123 Main ALY
Annex	ANX	123 Main ANX
Arcade	ARC	123 Main ARC
Avenue	AVE	123 Main AVE
Bayou	BYU	123 Main BYU
Beach	BCH	123 Main BCH

Street Type	Abbreviation	Example
Bend	BND	123 Main BND
Bluff	BLF	123 Main BLF
Bluffs	BLFS	123 Main BLFS
Bottom	BTM	123 Main BTM
Boulevard	BLVD	123 Main BLVD
Branch	BR	123 Main BR
Bridge	BRG	123 Main BRG
Brook	BRK	123 Main BRK
Brooks	BRKS	123 Main BRKS
Burg	BG	123 Main BG
Burges	BGS	123 Main BGS
Bypass	BYP	123 Main BYP
Camp	CP	123 Main CP
Canyon	CYN	123 Main CYN
Cape	CPE	123 Main CPE
Causeway	CSWY	123 Main CSWY
Center	CTR	123 Main CTR
Centers	CTRS	123 Main CTRS
Circle	CIR	123 Main CIR
Circles	CIRS	123 Main CIRS
Cliff	CLF	123 Main CLF
Cliffs	CLFS	123 Main CLFS
Club	CLB	123 Main CLB

Street Type	Abbreviation	Example
Common	CMN	123 Main CMN
Commons	CMNS	123 Main CMNS
Corner	COR	123 Main COR
Corners	CORS	123 Main CORS
Course	CRSE	123 Main CRSE
Court	CT	123 Main CT
Courts	CTS	123 Main CTS
Cove	CV	123 Main CV
Coves	CVS	123 Main CVS
Creek	CRK	123 Main CRK
Crescent	CRES	123 Main CRES
Crest	CRST	123 Main CRST
Crossing	XING	123 Main XING
Crossroad	XRD	123 Main XRD
Crossroads	XRDS	123 Main XRDS
Curve	CURV	123 Main CURV
Dale	DL	123 Main DL
Dam	DM	123 Main DM
Divide	DV	123 Main DV
Drive	DR	123 Main DR
Drives	DRS	123 Main DRS
Estate	EST	123 Main EST
Estates	ESTS	123 Main ESTS

Street Type	Abbreviation	Example
Expressway	EXPY	123 Main EXPY
Extension	EXT	123 Main EXT
Extensions	EXTS	123 Main EXTS
Fall	FALL	123 Main FALL
Falls	FLS	123 Main FLS
Ferry	FRY	123 Main FRY
Field	FLD	123 Main FLD
Fields	FLDS	123 Main FLDS
Flat	FLT	123 Main FLT
Flats	FLTS	123 Main FLTS
Ford	FRD	123 Main FRD
Fords	FRDS	123 Main FRDS
Forest	FRST	123 Main FRST
Forge	FRG	123 Main FRG
Forges	FRGS	123 Main FRGS
Fork	FRK	123 Main FRK
Forks	FRKS	123 Main FRKS
Fort	FT	123 Main FT
Freeway	FWY	123 Main FWY
Garden	GDN	123 Main GDN
Gardens	GDNS	123 Main GDNS
Gateway	GTWY	123 Main GTWY
Glen	GLN	123 Main GLN
Glens	GLNS	123 Main GLNS
Green	GRN	123 Main GRN
Greens	GRNS	123 Main GRNS

Street Type	Abbreviation	Example
Grove	GRV	123 Main GRV
Groves	GRVS	123 Main GRVS
Harbor	HBR	123 Main HBR
Harbors	HBRs	123 Main HBRs
Haven	HVN	123 Main HVN
Heights	HTS	123 Main HTS
Highway	HWY	123 Main HWY
Hill	HL	123 Main HL
Hills	HLS	123 Main HLS
Hollow	HOLW	123 Main HOLW
Inlet	INLT	123 Main INLT
Island	IS	123 Main IS
Islands	ISS	123 Main ISS
Isle	ISLE	123 Main ISLE
Junction	JCT	123 Main JCT
Junctions	JCTS	123 Main JCTS
Key	KY	123 Main KY
Keys	KYS	123 Main KYS
Knoll	KNL	123 Main KNL
Knolls	KNLS	123 Main KNLS
Lake	LK	123 Main LK
Lakes	LKS	123 Main LKS
Land	LAND	123 Main LAND
Landing	LNDG	123 Main LNDG
Lane	LN	123 Main LN
Light	LGT	123 Main LGT
Lights	LGTS	123 Main LGTS

Street Type	Abbreviation	Example
Loaf	LF	123 Main LF
Lock	LCK	123 Main LCK
Locks	LCKS	123 Main LCKS
Lodge	LDG	123 Main LDG
Loop	LOOP	123 Main LOOP
Mall	MALL	123 Main MALL
Manor	MNR	123 Main MNR
Manors	MNRS	123 Main MNRS
Meadow	MDW	123 Main MDW
Meadows	MDWS	123 Main MDWS
Mews	MEWS	123 Main MEWS
Mill	ML	123 Main ML
Mills	MLS	123 Main MLS
Mission	MSN	123 Main MSN
Motorway	MTWY	123 Main MTWY
Mount	MT	123 Main MT
Mountain	MTN	123 Main MTN
Mountains	MTNS	123 Main MTNS
Neck	NCK	123 Main NCK
Orchard	ORCH	123 Main ORCH
Oval	OVAL	123 Main OVAL
Overpass	OPAS	123 Main OPAS
Park	PARK	123 Main PARK
Parks	PARKS	123 Main PARK
Parkway	PKWY	123 Main PKWY
Pass	PASS	123 Main PASS
Passage	PSGE	123 Main PSGE

Street Type	Abbreviation	Example
Path	PATH	123 Main PATH
Pike	PIKE	123 Main PIKE
Pine	PNE	123 Main PNE
Pines	PNES	123 Main PNES
Place	PL	123 Main PL
Plain	PLN	123 Main PLN
Plains	PLNS	123 Main PLNS
Plaza	PLZ	123 Main PLZ
Point	PT	123 Main PT
Points	PTS	123 Main PTS
Port	PRT	123 Main PRT
Ports	PRTS	123 Main PRTS
Prairie	PR	123 Main PR
Radial	RADL	123 Main RADL
Ramp	RAMP	123 Main RAMP
Ranch	RNCH	123 Main RNCH
Rapid	RPD	123 Main RPD
Rapids	RPDS	123 Main RPDS
Rest	RST	123 Main RST
Ridge	RDG	123 Main RDG
Ridges	RDGS	123 Main RDGS
River	RIV	123 Main RIV
Road	RD	123 Main RD
Roads	RDS	123 Main RDS
Route	RTE	123 Main RTE
Row	ROW	123 Main ROW
Rue	RUE	123 Main RUE
Run	RUN	123 Main RUN

Street Type	Abbreviation	Example
Shoal	SHL	123 Main SHL
Shoals	SHLS	123 Main SHLS
Shore	SHR	123 Main SHR
Shores	SHRS	123 Main SHRS
Skyway	SKWY	123 Main SKWY
Spring	SPG	123 Main SPG
Springs	SPGS	123 Main SPGS
Spur	SPUR	123 Main SPUR
Spurs	SPURS	123 Main SPUR
Square	SQ	123 Main SQ
Squares	SQS	123 Main and East SQS
Station	STA	123 Main STA
Stravenue	STRA	123 Main STRA
Stream	STRM	123 Main STRM
Street	ST	123 Main ST
Streets	STS	123 Main and East STS
Streets	STS	123 Main and East STS
Summit	SMT	123 Main SMT
Terrace	TER	123 Main TER
Throughway	TRWY	123 Main TRWY
Trace	TRCE	123 Main TRCE
Track	TRAK	123 Main TRAK
Trafficway	TRFY	123 Main TRFY
Trail	TRL	123 Main TRL
Trailer	TRLR	123 Main TRLR
Tunnel	TUNL	123 Main TUNL
Turnpike	TPKE	123 Main TPKE

Street Type	Abbreviation	Example
Underpass	UPAS	123 Main UPAS
Union	UN	123 Main UN
Unions	UNS	123 Main UNS
Valley	VLV	123 Main VLV
Viaduct	VIA	123 Main VIA
View	VW	123 Main VW
Views	VWS	123 Main VWS
Village	VLG	123 Main VLG
Villages	VLGS	123 Main VLGS
Ville	VL	123 Main VL
Vista	VIS	123 Main VIS
Walk	WALK	123 Main WALK
Walks	WALK	123 Main WALK
Wall	WALL	123 Main WALL
Way	WAY	123 Main WAY
Ways	WAYS	123 Main and East WAYS
Well	WL	123 Main WL
Wells	WLS	123 Main WLS

Table 3: Routes

Address Type	Abbreviation	Example
Route	RT	RT 30 Main ST
Rural Free Delivery	RFD	RFD 5
Rural Route	RR	RR 2

Table 4: Special characters

Remove all special characters, multiple blanks, and punctuation as listed below.

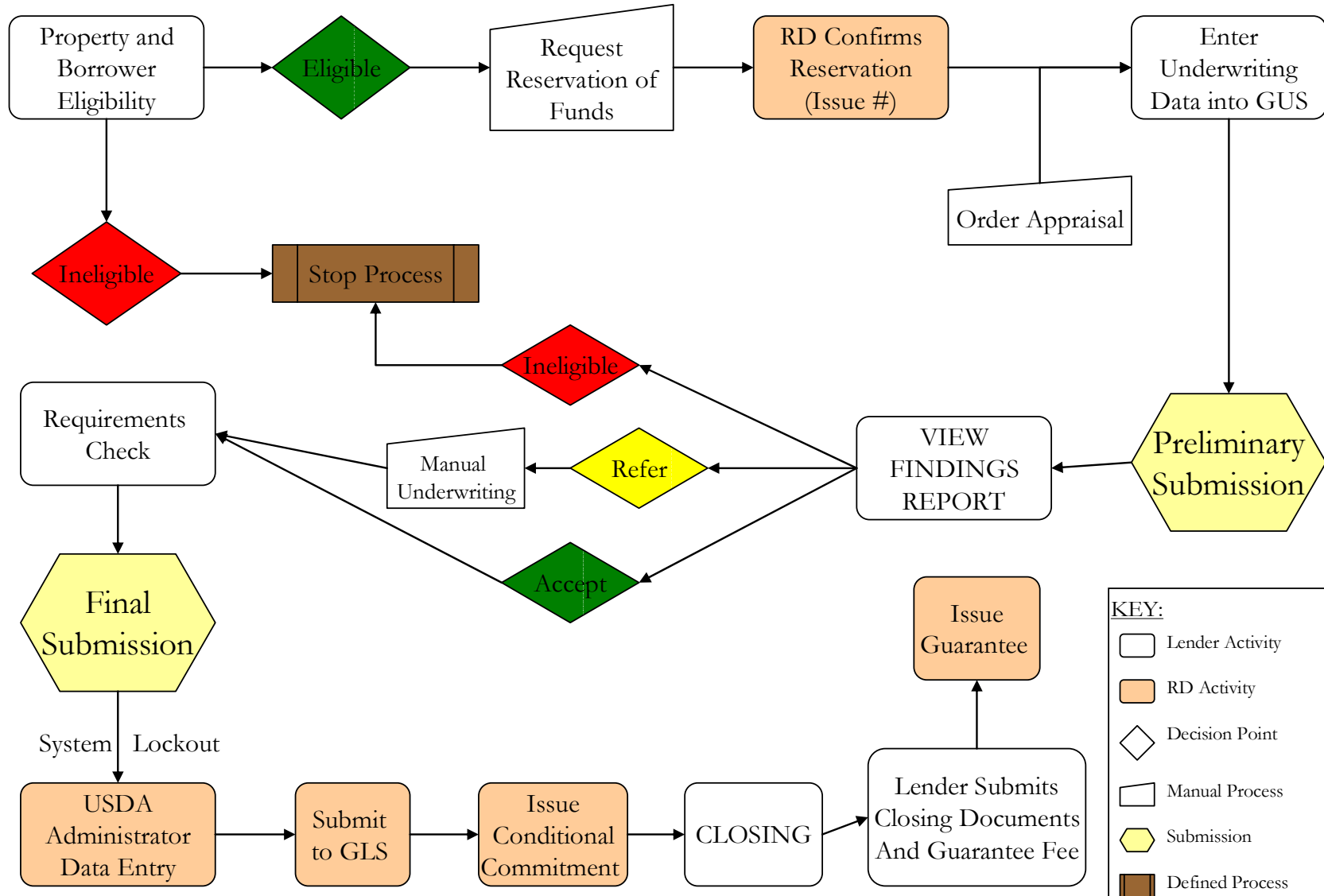
Spaces	Double spaces/blanks change to single-space or blank, except between state abbreviations and ZIP Codes or ZIP+4 Codes. Example: 123<space> Main ST Anytown,<space>GA<space><space>12345
*	Asterisks
,	Commas
.	Periods
()	Parentheses
" "	Quotations
:	Colons
;	Semi-colons
'	Apostrophes
-	Hyphens should only be used in the ZIP+4 Code and in the street number. Spaces before and after the hyphen or slashes (/) should removed from the address line. Example: GA 12345-6789
@	At symbol
&	Ampersand



▲User Guide▲

Appendix VII: GUS Process Flow Chart

USDA-RHS Guaranteed Underwriting System (GUS)





USDA, Rural Development

Guaranteed Underwriting System (GUS)

FAQ's

[GUS Access and Technical Questions](#)

[About GUS](#)

[Entering Applications](#)

[Eligibility](#)

[Credit](#)

[Preliminary Submission/Pre-Qualification](#)

[Underwriting Recommendation and Findings Report Review](#)

[Final Submission and Documentation](#)

GUS Access and Technical Questions

Q 1. Who can use GUS?

A 1. Approved SFHGLP lenders who have completed a User Agreement and established e-Authentication within their organization may utilize GUS. Lenders will assign an employee of their organization to be their Security Administrator (SA). The SA will delegate access to GUS for all of the users within the lender's organization. Each Lender determines if this SA will be the SA for all of their locations or if they will have a SA for each branch location. The SA enters into the e-Authentication website <http://www.eauth.egov.usda.gov/eauthWhatIsAccount.html> to self register for a "Level 1" e-Authentication security ID and password. An authorized official of the lender's organization must sign and complete the User Agreement. The SA's name and contact information as well as their e-Authentication ID are required on the User Agreement. They submit the agreement to the Office of Deputy Chief Financial Officer (DCFO) in St. Louis, MO. The SA will receive an e-mail when the guaranteed loan branch in St. Louis has processed the User Agreement and has given the SA identified the authorization to use GUS. The SA can then log-on to the GUS website at <https://GUS.sc.egov.usda.gov> to delegate access to GUS for all users in their organization.

Each user within the lender's organization can access the e-Authentication website <http://www.eauth.egov.usda.gov/eauthWhatIsAccount.html> to create their own Level 1 e-Authentication account. Once their own account is created, each user must provide their SA their e-Auth. Account so that the SA can give access rights to GUS. Access rights are granted by the SA after entering the GUS website by utilizing the "Application Authorization" menu item.

Q 2. How do I begin Using GUS?

A 2. Once a lender has successfully completed a User Agreement and the full e-Authentication user authorization process described above, lenders may begin utilizing GUS at the following website at: <https://USDALINC.sc.egov.usda.gov/>

USDA, Rural Development

Guaranteed Underwriting System (GUS)

FAQ's

- Q 3. Does each lender branch have to submit a User Agreement to Rural Development?**
A 3. No. Only the main branch office of the lender will need to submit a User Agreement. However, a User Agreement will be required for each branch wishing to have a Security Administrator since lender's Security Administrator is indicated on the User Agreement.
- Q 4. How does a User get Level 1 e-Authentication access?**
A 4. Go to e-Auth website <http://www.eauth.egov.usda.gov> and click on Create an account. Select Level 1 access and follow the instructions. Once steps are complete, the user activates their e-Authentication account by clicking on the activation link provided in the email confirming the establishment of their Level 1 e-Authentication access within 7 days of receipt. After you obtain your e-Authentication credentials, you must provide your login ID to your GUS Security Administrator to grant you access to GUS. If you are a GUS Security Administrator, you will receive your access to GUS once the GUS User Agreement is received and process by the Rural Development.
- Q 5. Why does the e-Authentication system require such complex passwords?**
A 5. E-Authentication protects USDA web sites that involve submitting personal and private information as well as financial transactions via the Internet. E-Authentication security standards are consistent with those established by the National Institutes for Standards and Technology (NIST), which determines the standards for the Federal Government.
- Q 6. How often does my e-Authentication password expire?**
A 6. Due to the complexity of the e-authentication passwords, they expire every 13 months.
- Q 7. I cannot remember my User ID. What do I do?**
A 7.
- First, look for any previously received email from eAuthHelpDesk@usda.gov which might have been emailed at the time of your account's creation or when you requested a password change. Your User ID is contained in the greeting at the beginning of these emails.
 - Send an email to eAuthHelpDesk@usda.gov or call 800-457-3642 and ask for your User ID. They will send further instructions.
- Q 8. What if I have problems with my ID and/or Password?**
A 8. All Security ID's and Passwords are handled by e-Authentication. Go to <http://www.eauth.egov.usda.gov> and click HELP. Click on Frequently Asked Questions or contact the e-Authentication Help Desk via email at eAuthHelpDesk@usda.gov.
- Q 9. Who do I contact for Security Help?**
A 9. Contact the USDA-Rural Development Guaranteed Loan Branch via email at guaranteed.loan@stl.rural.usda.gov or toll free at 1-877-636-3789.
- Q 10. I have completed my Level 1 e-authentication but still cannot access GUS. I get the message "User not authorized." What am I doing wrong?**



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- A 10.** Before you can access GUS, there are 2 steps that must be completed. The first is to obtain your Level 1 e-Authentication access. The second step is to contact the GUS Security Administrator for your organization and provide them your e-Authentication login ID. Your Security Administrator can then authorize you to access GUS and assign your roles within the system. If you do not know who the Security Administrator is for your organization, please contact the USDA-Rural Development Guaranteed Loan Branch via email at guaranteed.loan@stl.rural.usda.gov or toll free at 1-877-636-3789.
- Q 11. Will special software be required to use GUS?**
- A 11.** No. GUS is accessed through a secured Web site. GUS must be accessed using [Microsoft Internet Explorer 6.0](#) or higher and your browser must be set to "javascript enabled" in order to use GUS.
- Q 12. When can I access GUS?**
- A 12.** GUS can be accessed 24 hours a day, 7 days a week. Periodic weekly maintenance may occur in the early hours of the morning, which will restrict access. Individual sessions will time out after one hour of inactivity. Should you experience any difficulty accessing GUS, any restricted or downtimes for software upgrades are recorded on the message board of the USDALINC access at <https://USDALINC.sc.egov.usda.gov/>.
- Q 13. How will I know when GUS is down?**
- A 13.** On the navigation bar, there is a link for a Message Board. The Message Board provides expected down times and other system messages. Users should check the Message Board each day before signing in to any of the LINC applications.
- Q 14. Can Brokers and other Non-Rural Development approved lenders access GUS?**
- A 14.** Not at this time. A future enhancement to GUS will be the ability for Brokers to access GUS and be associated to a Rural Development approved lender in GUS. Brokers will then be able to create applications and process preliminary submissions and then assign the loan to a Rural Development approved lender, who will then submit the loan to the Agency.

About GUS

- Q 15. What does GUS stand for?**
- A 15.** GUS Stands for the **Guaranteed Underwriting System**

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FAQ's

Q 16. Why was GUS developed?

A 16. In the past 10 years the U.S. mortgage industry has made great operational efficiency gains by integrating loan origination, automated underwriting, and other systems to move loan data electronically and speed loan decisions. In response to our partners and public served, and to keep pace with the ever changing mortgage industry, the Agency launched the development of GUS. The Agency was interested in developing our own automated underwriting system for a number of reasons:

- To ensure applicants for the guaranteed program are evaluated equally by standardizing credit decisions;
- To enhance the Agency's ability to assess and manage risk in the guaranteed loan program;

To ensure that no borrower is denied a guaranteed loan on the basis of a "Refer" classification by GUS. GUS provides three risk classifications: Accept; Refer; or Refer with Caution. If the loan receives a "Refer" or "Refer with Caution" the lender is required to manually underwrite the loan due to layered risk. Many of the Refer loans are still very acceptable to the Agency but need to be evaluated to a greater extent than what GUS can currently provide.

Q 17. What is the Objective of GUS?

A 17. The Agency's goal is to have all Rural Development approved lenders utilize GUS. Unlike many other automated underwriting systems, the Agency is NOT charging a fee for use of this service. GUS is the easiest method of evaluating borrower eligibility and risk assessment to the SFHGLP. Rural Development will continue to guarantee non-GUS mortgages provided they are underwritten in accordance with the policy, procedures and administrative notices of the program, but will encourage lenders to use GUS as the preferred choice of risk analysis and underwriting recommendation. Rural Development is committed to providing a quality underwriting system at no cost for lenders who utilize the Single Family Housing Guaranteed Loan Program. As further functionality is developed and implemented the Agency anticipates broader utilization by all participating lenders.

Q 18. How does GUS work?

A 18. An approved lender enters loan application data into GUS. The lender orders or reissues credit through GUS. The application and credit data is submitted to GUS. The score card and rules engine in GUS evaluates the data and issues an underwriting recommendation, which is transmitted to the lender in the Underwriting Analysis and Findings Report. The Findings report lists conditions that must be met by the lender and by the Agency prior to various stages in the guarantee process.

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Q 19. What does GUS do?

A 19. GUS is an automated system to help the lender process Rural Development Guaranteed loan applications. For no fee to the Agency, authorized lenders may use the system to submit an application for an eligibility determination, pre-qualification or final submission to Rural Development. It is a rules based decision engine along with a modified version of the FHA TOTAL scorecard. Combined, the functionalities of GUS indicate a recommended level of underwriting and documentation to determine a loan's eligibility for the Single Family Housing Guaranteed Loan Program (SFHGLP).

Q 20. What does GUS NOT do?

A 20. GUS does not:

- Reject any applications
- Review the integrity of the data input

Q 21. How much does it cost to use GUS?

A 21. Nothing! GUS is being provided for use in making Rural Development Guaranteed loans at no charge to the lender.

Q 22. Why should I use GUS?

A 22. GUS will help streamline the Guaranteed Loan application and underwriting process. GUS helps to reduce the paperwork burden so that loans can be processed faster and more efficiently. It will help to increase the consistency of the decision process and reduce the redundancy of data entry. Additionally, the use of GUS by approved Agency lenders (and in the future, Brokers) is FREE!

Q 23. You have begun working with Fannie Mae. How soon will you begin working with Freddie Mac?

A 23. For now, we only utilize the Fannie Mae credit interface. Fannie Mae provides GUS with an interface to a multitude of credit providers, many of which are also accessible through Freddie Mac. Lenders do not need to be customers of Fannie Mae to utilize the credit providers in GUS. Other than credit, GUS is not interfaced with Fannie Mae or with Fannie Mae's Desktop Underwriter. As a future enhancement to GUS, we hope to be able to interface with both Freddie Mac's and Fannie Mae's underwriting systems. However, no date for this enhancement has been set.

Q 24. Since Rural Development uses a modified version of the TOTAL, will a TOTAL scorecard guide be provided?

A 24. Rural Development has published a Guaranteed Underwriting System (GUS) User Guide. All information pertaining to GUS (including information concerning the modified version of TOTAL), will be included in the GUS User Guide.

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Entering Applications

Q 25. Can I import the Form 1003 information into GUS from my Loan Origination System (LOS) or Point of Sale (POS) system?

A 25. Not at this time. A future enhancement to GUS provides the ability for lenders to import loan application data from their LOS or POS into GUS to minimize duplicate data entry. We anticipate this functionality will be available in late calendar year 2007.

Q 26. Can I export the Form 1003 information from GUS into my Loan Origination System or Point of Sale system?

A 26. Not at this time. A future enhancement to GUS is the ability for lenders to export loan application data from GUS into their LOS or POS to minimize duplicate data entry. We anticipate this functionality will be available in late calendar year 2007 or early 2008.

Q 27. Q. Since GUS uses the FHA TOTAL Scorecard, can I just submit my loans through Fannie Mae's Desktop Underwriter (DU) or Freddie Mac's Loan Prospector (LP)?

A 27. No. GUS actually uses a modified version of the FHA TOTAL scorecard that has been modified to be indicative of Rural Development Guaranteed Single Family Housing loans. The modified scorecard can only be accessed through GUS. Loans must be submitted directly through GUS.

Once GUS is fully developed, we hope to partner with Fannie Mae and Freddie Mac to allow lenders to access GUS underwriting through DU and LP, however, no timeline is set at this time.

Q 28. When calculating Net Rental Income, does GUS use a 25% vacancy factor?

A 28. Yes, GUS automatically calculates the Net Rental Income using a 25% vacancy factor. This is calculated by taking 75% of the gross monthly rent from the lease agreements and subtracting the monthly payment (principal, interest, taxes, insurance), maintenance, and miscellaneous fees (HOA fees, condo. fees, etc.). If this yields a positive number, it is included as monthly income. (The additional 25% of the gross rent is considered as being absorbed by vacancy losses and ongoing maintenance expenses). GUS will allow the user to override the calculated amount. Once overridden GUS will no longer edit the value or enforce the formula.

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Q 29. On the Details of Transaction, what is the purpose of m. Loan Amount (excluding Funding Fee and Guarantee Fee Financed) and n. Funding Fee and Guarantee Fee Financed?

A 29. Under the Single Family Housing Guaranteed Loan Program, the guarantee fee can be financed over and beyond the appraised value of the property. However, the base loan amount without the guarantee fee cannot exceed the appraised value of the property. The breakout of the fee actually financed in the loan is needed to complete the data validations in GUS. Also, the breakdown of the fee is needed by the Agency for recording the purpose of the loan funds.

Q 30. Why does GUS ask if the applicant is a Veteran? If they are a Veteran, are there any additional benefits?

A 30. Per RD Instruction 1980-D, Section 1980.353 (b), preference for Veterans and first-time homebuyers is considered when there is a shortage of funds when the Agency receives more than one request of funds ready for approval.

Q 31. In calculating Cash Reserves, does GUS include IRA's or other retirement accounts in the calculation?

A 31. Yes, vested funds from individual retirement accounts (IRA/Keogh accounts) and tax-favored retirement savings accounts (401(k) accounts) may be used as the source of funds for the down payment, closing costs, or cash reserves. However, when funds from these sources are used for the down payment or closing costs, any applicable withdrawal penalties or income tax must be subtracted so that only the "net" withdrawal is counted.

When funds from these sources are used for financial reserves, we do not require that the funds actually be withdrawn from the account(s). However, the lender should exercise caution when considering retirement accounts as effective financial reserves since these accounts often feature significant penalties for early withdrawals, allow limited access, or have "vesting" requirements. To account for withdrawal penalties and estimated taxes, the lender should include only **60 percent** of the vested amount in its determination of the borrower's available reserves. When a retirement account only allows withdrawals in connection with the borrower's employment termination, retirement, or death, the lender should not consider the vested funds as effective financial reserves.

Q 32. When a loan is Submitted through GUS, are funds automatically reserved?

A 32. No. You will still need to complete and submit Form RD 1980-86, "Reservation of Funds" to request a reservation of funds. A request for reservation should be submitted to your local Rural Development office. (Go to our Eligibility Web Site at <http://eligibility.sc.egov.usda.gov> and click on the Single Family Housing Guaranteed link under the Contact Us section on the left navigation bar).

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- Q 33. When a loan in GUS is cancelled or withdrawn, will the Reservation of Funds automatically be cancelled?**
- A 33.** Not at this time. If you have submitted a Reservation of Funds request for a loan package you are working on, and you decide to withdraw the application, you must contact Rural Development to cancel the Reservation of Funds. GUS is not currently interfaced with the Reservation of Funds system and the Reservation of Funds will not automatically be cancelled when you withdraw an application in GUS.
- Q 34. I was under the impression that a borrower could not own another property under the Guaranteed Loan program?**
- A 34.** Under the Section 502 Guaranteed Loan Program, there is a requirement under RD Instruction 1980-D, Section 1980.346 that states that the applicant must “Be a person who does not own a dwelling in the local commuting area or owns a dwelling which is not structurally sound or functionally adequate.” Thus, if an applicant is moving from one area to another due to their job, but plans to return to the area they are moving from at a later time, they could potentially own another property. Lenders should contact their local Rural Development office for further assistance with this issue.
- Q 35. Is there or will Rural Development be providing a “Quick 1003” version of GUS that can be used for pre-qualifications?**
- A 35.** GUS requires certain fields to render a “Preliminary” (Pre-Qualification) underwriting recommendation. In addition to basic application information, fields required for a preliminary submission are indicated in GUS with a (P). Due to the data requirements of the Agency, the data requirements may be more than other system pre-qualifications. However, we are looking at providing a more streamlined “pre-qualification” functionality in the future.
- Q 36. Does GUS have a maximum cash reserve amount?**
- A 36.** GUS does not have a maximum amount for cash reserves. Lenders must ensure data accuracy and certify that they would not be willing to make a loan to the borrower without a Rural Development guarantee. Loans with a certain amount of cash reserves may automatically be selected for a full file post review.
- Q 37. I have a duplicate application on GUS and want to delete one of them. How can I delete an application?**
- A 37.** At the present time, applications can not be deleted from GUS. We are hoping to have that functionality developed and available sometime in 2007.

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Eligibility

Q 38. I want to perform an eligibility check and a prequalification on an applicant that does not have a property selected yet. Can I move past the eligibility page with no property entered?

A 38. No, not at this time.

Q 39. On the Eligibility Summary Page, can the number of household members, children, and all deductions be fully summarized in detail?

A 39. We will add this enhancement to the GUS project for a future release.

Q 40. If the property comes back as “Ineligible” in GUS, but it is determined manually that the property is located in an eligible area, can you override the property eligibility?

A 40. The lender can not override the ineligibility determination. However, the loan can still be submitted through GUS and the Rural Development staff can override the eligibility determination.

Credit

Q 41. Do I have to order credit through GUS?

A 41.

- Yes. GUS requires the credit report electronically in 2 formats. Part of the system uses the MISMO 2.3.1 formatted credit file and another part of the system requires the Fannie Mae Version 10 credit file. Lenders can order credit directly through GUS using a multitude of credit providers. Credit can also be reissued through GUS if the credit report has already been ordered through the lender's LOS or POS.

Q 42. Can I use my current credit provider to order credit through GUS?

A 42.

- Yes, providing the credit provider is currently set up to provide credit through the Fannie Mae credit interface. (See the list of credit providers in the GUS User Guide Appendix)

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Q 43. What information do I need to provide to my credit provider to ensure that the correct format of the credit report is returned to GUS?

A 43. The credit scores required in the Fannie Mae credit interface are produced from software developed by Fair Isaac Corporation (FICO®). The standard FICO credit scoring model, known as classic FICO, is available from three major credit repositories: Equifax Inc., TransUnion, LLS, and Experian Information Solutions. Lenders should utilize the most recent versions of the classic FICO scores in all of their mortgage transactions. As of 12/2005, the most recent versions are:

- ◆ Equifax Beacon® 5.0,
- ◆ TransUnion FICO® Risk Score, Classic 04, and
- ◆ Experian/Fair Isaac risk Model VS SM

Q 44. Can I have a credit report that was already ordered through my system, re-issued in GUS?

A 44. Yes. Credit can also be reissued through GUS if the credit report has already been ordered through the lender's LOS or POS. To order a re-issued report, at the *credit link* of GUS, input the reference number for the selected borrower(s) prior to submitting your request. Do not click the "New" check box if ordering a re-issued credit report..

Q 45. How am I billed for the credit report when issued or re-issued through GUS?

A 45. Lenders/Brokers must establish an account with a credit provider listed on GUS. These are the same credit providers used by Fannie Mae. Lenders will enter their credentials (login ID and password) into GUS and GUS will pull the credit report. Lenders/Brokers will be billed directly by their credit vendor. Rural Development does not pay for credit reports ordered by Lenders/Brokers nor does Rural Development bill Lenders/Brokers for credit reports.

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Q 46. What if a borrower does not have a credit score or does not have any credit?

A 46. Borrowers with no credit score or no credit at all will automatically get a “Refer” decision from GUS. In order for GUS to determine the risk of the applicant and loan, GUS must have certain data available electronically. Lenders must ensure that the credit report was correctly ordered and that the borrower truly lacks traditional credit. If the borrower, who does not have traditional credit, is obligated to meet any financial obligation, such as child support or alimony, the lender must independently verify that the borrower has an acceptable payment history. If the borrower does not have a credit score or no conventional credit, the loan must be manually underwritten. If there is more than one borrower, only one of the borrowers may have no credit scores. Otherwise, GUS will display an error message indicating that the loan is un-scoreable because too many borrowers have no score. Note - that if the loan is in fact un-scoreable, the loan must be manually underwritten. Many of these loans are good loans and can be approved by Rural Development.

Q 47. I had a 1 letter mistake in the borrower's name on GUS and after I changed one letter, GUS made me order a new credit report. Why did this happen?

A 47. GUS has an edit to ensure the credit matches the applicant. GUS looks at both the name and the borrower's SSN. If either the name or the SSN changes in GUS, GUS assumes there may have been a change in the borrower and requires credit to be reordered to ensure the credit for the “new” borrower is obtained. In this case, you should be able to order only a re-issue credit report.

Q 48. Can I manually update the credit score extracted from the credit report by GUS?

A 48. GUS will not allow manual updates of the credit scores because these credit scores have been extracted from the borrowers' credit reports. If you believe that the credit scores displayed by GUS are incorrect, resubmit the loan through GUS. The credit score used in the underwriting process is selected by the algorithm in the scorecard and cannot be manually selected.

Preliminary Submission / Pre-Qualification

Q 49. Can GUS be used for pre-qualifying?

A 49. Yes. Lenders can use GUS to determine property and applicant eligibility and obtain a preliminary underwriting decision. Certain data is required to be entered in order to submit a loan for a preliminary underwriting. Additional information may be required before the loan can be submitted to the Agency as a Final Submission.

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- Q 50. How many times can a lender perform a preliminary submission of a loan?**
- A 50.** There is no limit on the number of times a loan can be re-submitted through GUS. However, certain factors and the number of submissions may automatically trigger a full compliance review of the lender's loan file by the Agency as each submission is tracked by GUS.
- Q 51. When I submit my loan for underwriting, I get an error, but can not tell where the errors are located?**
- A 51.** GUS uses a pop-up screen that displays error messages after a submission attempt. For GUS to work properly, you must make sure all pop-up blockers are disabled so that the pop-up error screen will display.

Underwriting Recommendation and Findings Report Review

- Q 52. Will loans that receive a "Refer" or "Refer with Caution" recommendation be flagged for review by Rural Development at a higher rate?**
- A 52.** Rural Development has a review process in place. Loans may be selected for full review a variety of ways, including random selection, targeted selection, and based on lenders performance. Loans may be selected for full review at any time. Lenders are required to provide full manual underwriting of all "Refer and "Refer with Caution" loans that are approved and must maintain required documentation in their files and have it available for review if the loan is selected for review.
- Q 53. If a you receive a recommendation of "Refer," does GUS provide the reason or risk elements that caused the "Refer?"**
- A 53.** GUS provides a relatively comprehensive underwriting findings report that considers many of the risks identified in the application and credit report. Because we also utilize a modified version of HUD's TOTAL scorecard, we are not able to provide a complete breakdown of all risk factors identified by the scorecard, as they are incorporated as part of the algorithm and not available for release.
- Q 54. Will GUS be capable of "Accept" decisions when both a ratio waiver and credit waiver are involved?**
- A 54** Yes. GUS considers the strength of the application using various data and in some cases, could render a recommendation of "Accept" where a ratio waiver and credit waiver would typically be involved.

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Final Submission and Documentation

Q 55. When I try to perform a Final Submit, the submit button does not show at the bottom of the page?

A 55. Not at this time. Electronic Reservation of Funds is identified as a future enhancement. No date has been set for this functionality at this time.

Q 56. Can a Reservation of Funds be completed electronically through GUS?

A 56. Not at this time. Electronic Reservation of Funds is identified as a future enhancement. No date has been set for this functionality at this time.

Q 57. Are the documentation requirements the same for an “Accept” loan processed in GUS as for one underwritten manually?

A 57. For the time being, Yes. Rural Development intends to reduce the documentation requirements for a loan application with an “Accept” recommendation in the future, once the system is fully tested in a production environment, the outcome analyzed, and the system fully implemented.

Q 58. What loan documents or reports can I retrieve from GUS?

A 58. Any time after Final Submission, you will be able to print Form 1003, Uniform Residential Loan Application, or RD Form 1980-21, Request for Single Family Housing Loan Guarantee (see “Request Forms” page). Both of these forms will be data-filled with the information pre-filled from the application. RD Form 1980-21 must be printed, signed by the borrowers, and a copy of the form submitted to Rural Development. Lenders can also see the loans they have in the “pipeline” in GUS by reviewing the Loan List. The Loan List can be filtered in various ways such as those applications with a preliminary submission, a final submission, by date range, etc.

Q 59. Are there any special requirements for indicating a file went through GUS when the file is sent to the underwriter? To Rural Development?

A 59. When you enter an application in GUS and perform a preliminary underwriting submission, you will receive an underwriting recommendation and a comprehensive underwriting findings report. When ready to submit the file to the underwriter, you should printout the last GUS Findings Report and include it with the application package you send to the underwriter. The underwriter should review the application package and when ready and if acceptable to the underwriter, complete a final submission of the application in GUS and forward any required documentation to Rural Development. A copy of the final underwriting findings reports should be included with the documentation and request for guarantee that is sent to Rural Development.

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Q 60. Will the AD 1048, debarment form be available to print off of GUS?

A 60. No. The AD 1048 form is no longer required as long as the most recent version of Form RD 1980-21, "Request for a SFH Guaranteed" is completed. The Form RD 1980-21 with the 6/06 date has the language from the AD 1048 incorporated into the form.

Q 61. Will Rural Development accept a Final Submission of a loan without a prior Reservation of Funds?

A 61. Yes. A reservation of funds is not required, but is strongly encouraged as it validates funds are set aside for the requested loan. This becomes particularly important during times when funds may be short.

Q 62. Is a Verification of Deposit (VOD) required for the cash reserves?

A 62. Lenders are required to certify to the validity of the data entered into GUS. Rural Development does not require a VOD; however, your secondary market may require a VOD.

Q 63. If I receive an "Accept" underwriting recommendation, do I need to obtain rental verification?

A 63. During the pilot phase of GUS, a landlord rental verification is required if the credit score is below 660 in accordance with the issued Administrative Notice in place. However, during the Pilot, we are evaluating the documentation that will be required for "Accepts." Our goal is to reduce the documentation required for loan with an "Accept" recommendation. The answer to this question will be updated after the GUS Pilot, once the decision on the documentation required for "Accept" is determined.